

MO  
ECON. Ins 2:  
M 46/986-88  
\$4.50

NOV 9 89

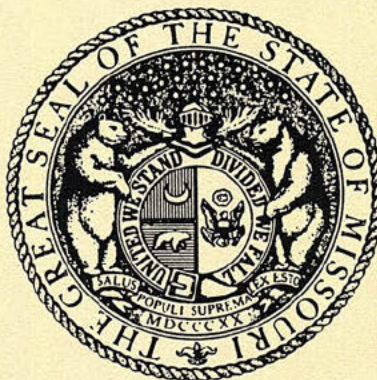
ST. LOUIS COUNTY LIBRARY  
MISSOURI DEPOSITORY

NOV 7 - 1989

# MEDICAL MALPRACTICE

## IN MISSOURI

### 1986 - 1988



MISSOURI DIVISION OF INSURANCE  
STATISTICAL SECTION

October, 1989

## TABLE OF CONTENTS

	Summary	Page
Table I	Indemnity Paid for Each Defendant	1
Table II	Claim Count & Loss Charts	11
Table III	Time Summary from Incident to Report (Amounts Limited to \$100,000)	17
Table IV	Time Summary from Incident to Report (No Limits on Amounts)	27
Table V	Time Summary from Incident to Closure (Amounts Limited to \$100,000)	37
Table VI	Time Summary from Incident to Closure (No Limits on Amounts)	47
Table VII	Bodily Injury Claim Indemnity Comparison (By Time Lapse from Incident to Disposition)	57
Table VIII	Bodily Injury Claim Indemnity Comparison (By Major Business Classification)	62
Table IX	Company Indemnity Analysis (By Profession Specialty)	67
Table X	Company Indemnity Analysis (By Name of Company)	92
Table XI	Claim Dispositions	101
Table XII	Financial Data in Market Share Order (Derived from Page 14 Supplement)	105
Table XIII	Year to Year Changes Company Experience Charts	139

### SUMMARY

The Medical Malpractice loss ratio improved in 1988 for the fourth straight year despite a rise in the number of claims paid and average indemnity. This is probably a result of a more adequate rate level.

There were 684 medical malpractice claims closed with payment in 1988. This was up from the 633 reported closed in 1987.

Physician claims were 49.7% of all closed claims reported for 1986, 49.3% for 1987 and 48.8% for 1988; hospital claims were 40.4% for 1986, 35.7% for 1987 and 37.4% for 1988. Overall, the percentage of claims closed without payment has remained stable over the three-year period; 67.3% for 1986, 67.4% for 1987 and 63.8% for 1988.

The average indemnity paid on medical malpractice increased between 1987 and 1988, rising 13% from \$62,590 in 1987 to \$70,528 in 1988. In 1986, the average indemnity for a hospital-generated claim closed with payment was \$104,913. In 1987, this figure dropped considerably to \$52,664 and, in 1988, the average indemnity was \$56,393. Average indemnity for physician-generated claims increased 15% in 1988, from \$81,930 in 1987 to \$94,549 in 1988.

The fluctuations in average indemnity and claim count can be readily visualized from the graphs in Table II of this report.

The number of "large" claims (those over \$100,000) have increased from 105 in 1987 to 142 in 1988. There were 144 in 1986.

It would appear that, on an average, economic damages are slightly higher than the non-economic damages for claims closed with payment, \$37,596 for economic and \$32,821 for non-economic. Physician-generated claims showed slightly more money was paid out for economic losses (\$53,235) than for non-economic losses (\$41,089). The same is true of hospital-generated claims (\$28,481 and \$27,912, respectively).

Table XI, "Claim Dispositions," shows a much higher percentage of the claims are being subjected to court jurisdiction. In 1986, 27% of all claims closed in that year had been taken to court; in 1987, this figure was 41.6% and in 1988, the percentage jumped to 60.5%. The average indemnity on claims disposed after going to court was higher than those settled, whether for the plaintiff or for "All Claims." "All Claims" is the total claims closed for the year whether for the plaintiff or for the defendant. Below is a comparison:

	<u>In Favor of Plaintiff</u>		<u>All Claims</u>	
	<u>Court</u>	<u>No Court</u>	<u>Court</u>	<u>No Court</u>
1986	\$148,920	\$50,574	\$55,313	\$15,733
1987	93,396	42,214	29,165	14,196
1988	87,509	40,673	33,410	10,823



In 1988, 26 self-insurers reported 284 claims closed, 85 of these with payment. This compares to 710 closed claims being reported by assessable mutual companies and 893 by traditional insurers. The number of closed claims with payment for assessables was 272 claims and for traditional insurers there were 327.

Information for this malpractice report comes from two sources: claims data submitted for individual claim forms to the division and Supplement to Page 14 of the Annual Statement submitted by each insurer. Premium and loss data are shown in Table XII, with data being shown for total experience, physicians and surgeons, hospitals, dentists, nurses and others. True loss ratios (losses incurred/premium earned) for medical malpractice experience in 1988 showed marked improvement over previous years. The loss ratio for the total malpractice business was 44.94%, based on premiums earned of \$122,980,637 and losses incurred of \$55,266,138. In 1987 and 1986, loss ratios were 75.31% and 97.76% respectively. The 1988 premium earned was 33% higher than the 1987 premium earned of \$92,404,278. Losses incurred are still continuing to decrease from prior years. Losses incurred were \$69,587,141 for 1987 and \$91,841,912 for 1986.

The number of companies writing medical malpractice coverage grows smaller each year. In 1986, 46 companies reported writing premium in the state, in 1987 there were 43 companies and in 1988 only 42 companies. Total premium written in Missouri in 1988 was \$134,486,890.

All companies are required to report claims as they are opened. In 1988, 1,268 claims were reported opened: 276 by self-insurers, 508 by assessable mutual companies, 466 by traditional companies and 18 by a Missouri risk retention group. This is down from the reported claims in 1987 of 1,693: 258 by self-insurers, 557 by assessable mutual companies, 866 by traditional companies and 12 by a Missouri risk retention group.

Medical Malpractice reports published prior to this one can be found in the Missouri State Library and most major libraries in the state. Any questions concerning any of these reports should be addressed to the Statistical Section, Missouri Division of Insurance, P. O. Box 690, Jefferson City, MO 65102-0690.



Lewis E. Melahn  
Director of Insurance



## TABLE I

### **Indemnity Paid for each Defendant**

The following tables show the number of claims, the percent of the total count they represent cumulatively (adding all lower categories to the new category), the total indemnity paid and its cumulative percent, the average indemnity paid and its cumulative percent, the average indemnity paid separated into economic and non-economic damages and the average expense per defendant.

The average indemnity is calculated for specified paid claims only. Loss adjustment expenses are not included in the average indemnity, but are included in the average expense per defendant.

On the total line for all claims together the same categories are given, but the unspecified cases are deleted in computation of averages.

A cut-off percentage is also given for the indemnity cases, which indicates the percent of the total indemnity (loss cost) that would be left for insurers to pay if all losses (by a statute of limitations) were limited to amounts less than and including that category.

The indemnity paid is separated by economic and non-economic damages due to the passage of Senate Bill 663, passed in 1986. Tables for 1988 and 1987 reflecting this breakdown can be considered fairly reliable data; however, the 1986 figure should be given less credibility because the data is incomplete. Economic damages are the amount of damages arising from pecuniary harm including, without limitation, medical damages and those damages arising from loss wages and lost earning capacity. A non-economic damage is the amount of damages arising from non-pecuniary harm including, without limitation, paid, suffering mental anguish, inconvenience, physical impairment, disfigurement, loss of capacity to enjoy life and loss of consortium, but shall not include punitive damages.

MISSOURI  
DEPARTMENT OF ECONOMIC DEVELOPMENT  
DIVISION OF INSURANCE  
SUMMARY BY AMOUNT  
INDEMNITY PAID FOR EACH DEFENDANT  
CLAIMS CLOSED IN 1988  
ALL CLAIMS

INDEMNITY PAID	AVG. MO.	NO CLAIM REPORTS	CUM %	INDEMNITY PAID	CUM %	AVG ECONOMIC DAMAGE	AVG NON-ECON DAMAGE	AVG INDEMNITY PER DEFENDANT	AVG EXPENSE PER DEFENDANT
NONE	41	1,203	63.75						3,163
1-999	19	24	65.02	12,035	.02	290	210	501	1,020
1,000-1,999	42	36	66.93	48,919	.12	849	508	1,358	3,652
2,000-2,999	52	39	68.99	90,589	.31	1,192	1,130	2,322	4,070
3,000-3,999	42	35	70.85	113,124	.54	1,548	1,683	3,232	4,818
4,000-4,999	42	16	71.70	66,215	.68	2,172	1,965	4,138	2,681
5,000-5,999	39	42	73.92	213,100	1.12	2,285	2,788	5,073	3,307
6,000-6,999	36	15	74.72	91,950	1.31	3,861	2,268	6,130	3,248
7,000-7,999	54	23	75.94	169,246	1.66	3,657	3,701	7,358	5,576
8,000-8,999	46	8	76.36	64,750	1.80	2,325	5,768	8,093	5,821
9,000-9,999	47	7	76.73	64,600	1.93	4,026	5,202	9,228	11,070
10,000-19,999	46	102	82.14	1,346,126	4.72	6,159	7,037	13,197	7,572
20,000-29,999	46	60	85.32	1,426,122	7.68	9,919	13,849	23,768	9,530
30,000-39,999	49	29	86.85	958,810	9.67	14,265	18,796	33,062	9,541
40,000-49,999	49	24	88.12	1,014,082	11.77	13,611	28,642	42,253	9,615
50,000-59,999	47	23	89.34	1,177,500	14.21	22,783	28,412	51,195	12,506
60,000-69,999	60	11	89.93	680,125	15.62	17,484	44,345	61,829	11,167
70,000-79,999	50	23	91.14	1,709,374	19.16	23,054	51,266	74,320	13,447
80,000-89,999	56	13	91.83	1,091,806	21.43	26,178	57,806	83,985	16,862
90,000-99,999	64	12	92.47	1,123,151	23.75	32,768	60,827	93,595	14,656
100,000-199,999	63	72	96.29	9,828,348	44.13	64,312	71,150	136,504	14,092
200,000-299,999	57	31	97.93	6,844,079	58.31	94,124	126,652	220,776	13,179
300,000-399,999	59	17	98.83	5,692,141	70.11	148,980	185,851	334,831	21,693
400,000-499,999	51	7	99.20	2,970,226	76.27	297,173	127,144	424,318	15,199
500,000-999,999	46	11	99.78	7,244,712	91.29	513,534	145,076	658,610	25,497
1,000,000-1,999,999	57	4	100.00	4,200,000	100.00	876,000	174,000	1,050,000	191,905
TOTAL	44	1,887		48,241,130		13,627	11,897	25,564	5,662
TOTAL (PAID ONLY)	49	684		48,241,130		37,596	32,821	70,527	10,051

MISSOURI  
DEPARTMENT OF ECONOMIC DEVELOPMENT  
DIVISION OF INSURANCE  
SUMMARY BY AMOUNT  
INDEMNITY PAID FOR EACH DEFENDANT  
CLAIMS CLOSED IN 1988  
PHYSICIANS

INDEMNITY PAID	AVG. NO CLAIM MO. REPORTS	CUM%	INDEMNITY PAID	CUM%	AVG ECONOMIC DAMAGE	AVG NON-ECON DAMAGE	AVG INDEMNITY PER DEFENDANT	AVG EXPENSE PER DEFENDANT
NONE	48	695	67.54					3,499
1-999	39	3	67.83	1,192	330	66	397	1,133
1,000-1,999	51	11	68.90	15,618	.05	1,193	226	5,692
2,000-2,999	67	14	70.26	32,997	.15	1,539	817	3,164
3,000-3,999	45	11	71.33	34,550	.26	1,463	1,677	5,015
4,000-4,999	38	10	72.30	41,298	.39	2,610	1,519	1,109
5,000-5,999	47	12	73.46	60,700	.59	2,107	2,951	3,787
6,000-6,999	45	7	74.14	42,700	.72	5,540	560	3,426
7,000-7,999	65	5	74.63	36,500	.84	5,000	2,300	7,341
8,000-8,999	18	2	74.82	16,000	.89		8,000	8,000
9,000-9,999	52	2	75.02	18,500	.95	4,500	4,750	13,815
10,000-19,999	44	44	79.30	607,627	2.87	6,487	7,321	5,959
20,000-29,999	43	33	82.50	805,487	5.42	10,871	13,537	8,012
30,000-39,999	58	15	83.96	502,280	7.01	15,653	17,831	13,202
40,000-49,999	47	15	85.42	621,425	8.98	11,954	29,473	5,571
50,000-59,999	44	10	86.39	505,000	10.58	17,450	33,050	10,067
60,000-69,999	58	5	86.88	310,000	11.56	16,953	45,046	10,273
70,000-79,999	55	12	88.04	895,900	14.40	23,079	51,579	11,968
80,000-89,999	42	8	88.82	668,056	16.51	21,392	62,115	7,581
90,000-99,999	71	10	89.79	938,151	19.48	32,332	61,482	16,406
100,000-199,999	61	57	95.33	7,880,098	44.44	64,075	72,855	13,512
200,000-299,999	59	22	97.47	4,887,736	59.91	105,446	116,722	10,440
300,000-399,999	49	11	98.54	3,642,500	71.45	167,120	164,016	13,463
400,000-499,999	51	7	99.22	2,970,226	80.85	297,173	127,144	15,199
500,000-999,999	52	6	99.80	4,045,000	93.66	604,166	70,000	18,162
1,000,000-1,999,999	55	2	100.00	2,000,000	100.00	1,000,000	1,000,000	16,718
TOTAL	49	1,029		31,579,541		17,279	13,337	5,313
TOTAL (PAID ONLY)	52	334		31,579,541		53,235	41,089	9,089



MISSOURI  
DEPARTMENT OF ECONOMIC DEVELOPMENT  
DIVISION OF INSURANCE  
SUMMARY BY AMOUNT  
INDEMNITY PAID FOR EACH DEFENDANT  
CLAIMS CLOSED IN 1988  
HOSPITALS

INDEMNITY PAID	AVG. NO CLAIM MO. REPORTS	CUM%	INDEMNITY PAID	CUM%	AVG ECONOMIC DAMAGE	AVG NON-ECON DAMAGE	AVG INDEMNITY PER DEFENDANT	AVG EXPENSE PER DEFENDANT
NONE	32	431	62.73					2,822
1-999	21	15	64.91	7,403	.05	279	493	1,405
1,000-1,999	35	16	67.24	21,524	.20	712	1,345	4,012
2,000-2,999	46	19	70.01	44,092	.50	1,059	2,320	5,223
3,000-3,999	45	14	72.05	44,824	.81	1,556	3,201	6,223
4,000-4,999	49	6	72.92	24,917	.98	1,442	4,152	5,301
5,000-5,999	30	19	75.69	96,300	1.65	2,652	5,068	2,796
6,000-6,999	36	3	76.12	18,250	1.78	1,867	6,083	6,053
7,000-7,999	55	13	78.02	96,015	2.44	3,379	7,385	6,004
8,000-8,999	57	5	78.74	40,000	2.72	2,720	8,000	8,334
9,000-9,999	50	3	79.18	27,600	2.91	5,602	9,200	15,497
10,000-19,999	49	42	85.29	540,999	6.66	5,818	12,880	10,930
20,000-29,999	43	18	87.91	408,243	9.49	9,693	22,680	13,961
30,000-39,999	41	12	89.66	391,530	12.20	11,153	32,627	5,730
40,000-49,999	54	9	90.97	392,657	14.92	16,371	43,628	16,354
50,000-59,999	49	12	92.72	615,000	19.18	25,793	51,250	13,498
60,000-69,999	60	5	93.44	310,125	21.33	18,512	62,025	11,223
70,000-79,999	47	8	94.61	585,974	25.38	26,037	73,246	17,702
80,000-89,999	80	5	95.34	423,750	28.32	33,837	84,750	31,712
90,000-99,999	33	2	95.63	185,000	29.60	34,950	92,500	5,908
100,000-199,999	64	11	97.23	1,420,750	39.44	78,905	129,159	15,871
200,000-299,999	59	6	98.10	1,292,500	48.40	75,833	215,416	19,499
300,000-399,999	79	6	98.98	2,049,641	62.59	115,724	341,606	36,781
500,000-999,999	38	5	99.70	3,199,712	84.76	404,775	639,942	34,298
1,000,000-1,999,999	59	2	100.00	2,200,000	100.00	752,000	1,100,000	367,092
TOTAL	37	687		14,436,806		10,613	21,014	6,742
TOTAL (PAID ONLY)	46	256		14,436,806		28,481	56,393	13,341

MISSOURI  
DEPARTMENT OF ECONOMIC DEVELOPMENT  
DIVISION OF INSURANCE  
SUMMARY BY AMOUNT  
INDEMNITY PAID FOR EACH DEFENDANT  
CLAIMS CLOSED IN 1987  
ALL CLAIMS

INDEMNITY PAID	AVG. NO CLAIM MO. REPORTS	CUM %	INDEMNITY PAID	CUM %	AVG ECONOMIC DAMAGE	AVG NON-ECON DAMAGE	AVG INDEMNITY PER DEFENDANT	AVG EXPENSE PER DEFENDANT
NONE	40	1,307	67.37					3,161
1-999	24	44	69.63	19,524	.04	303	443	1,819
1,000-1,999	27	45	71.95	59,631	.19	824	1,325	1,888
2,000-2,999	44	39	73.96	90,469	.42	967	2,319	3,093
3,000-3,999	41	22	75.10	70,200	.60	1,346	3,190	4,919
4,000-4,999	33	14	75.82	58,647	.75	1,401	4,189	3,600
5,000-5,999	36	39	77.83	198,869	1.25	2,737	5,099	3,835
6,000-6,999	43	12	78.45	74,888	1.44	3,093	6,240	2,753
7,000-7,999	40	19	79.43	139,500	1.79	4,146	7,342	3,302
8,000-8,999	44	11	80.00	92,716	2.03	1,578	8,428	7,188
9,000-9,999	61	9	80.46	82,913	2.23	5,551	9,212	6,118
10,000-19,999	40	90	85.10	1,164,145	5.17	7,274	12,934	5,287
20,000-29,999	44	57	88.04	1,379,115	8.65	9,025	24,195	6,816
30,000-39,999	47	35	89.84	1,122,650	11.49	14,327	32,075	15,437
40,000-49,999	46	24	91.08	1,044,192	14.12	15,487	43,508	9,333
50,000-59,999	71	20	92.11	1,018,250	16.69	27,895	50,912	19,415
60,000-69,999	49	12	92.73	753,000	18.59	24,562	62,750	9,070
70,000-79,999	68	19	93.71	1,406,082	22.14	29,393	74,004	16,260
80,000-89,999	45	8	94.12	677,421	23.85	48,209	84,677	14,412
90,000-99,999	64	9	94.58	841,519	25.98	33,675	93,502	11,220
100,000-199,999	57	55	97.42	7,040,449	43.75	54,084	128,008	16,535
200,000-299,999	61	21	98.50	4,896,315	56.10	80,586	233,157	15,843
300,000-399,999	101	10	99.02	3,384,796	64.65	195,865	338,479	18,816
400,000-499,999	57	3	99.17	1,327,000	68.00	192,333	442,333	27,571
500,000-999,999	54	13	99.84	9,027,273	90.78	385,972	694,405	22,980
1,000,000-1,999,999	39	3	100.00	3,650,000	100.00	950,833	1,216,666	9,225
TOTAL	42	1,940		39,619,564		10,124	20,422	4,869
TOTAL (PAID ONLY)	45	633		39,619,564		31,030	62,590	8,395

MISSOURI  
DEPARTMENT OF ECONOMIC DEVELOPMENT  
DIVISION OF INSURANCE  
SUMMARY BY AMOUNT  
INDEMNITY PAID FOR EACH DEFENDANT  
CLAIMS CLOSED IN 1987  
PHYSICIANS

INDEMNITY PAID	AVG. NO CLAIM MO. REPORTS	CUM%	INDEMNITY PAID	CUM%	AVG ECONOMIC DAMAGE	AVG NON-ECON DAMAGE	AVG INDEMNITY PER DEFENDANT	AVG EXPENSE PER DEFENDANT
NONE	50	623	66.63					4,023
1-999	43	6	67.27					1,815
1,000-1,999	34	14	68.77	3,479	.01	371	579	2,702
2,000-2,999	66	12	70.05	18,000	.08	808	1,285	4,990
3,000-3,999	37	5	70.58	28,000	.19	416	2,333	4,781
4,000-4,999	27	4	71.01	17,000	.26	2,050	3,400	1,248
5,000-5,999	41	16	72.72	16,980	.32	1,187	4,245	4,268
6,000-6,999	39	5	73.26	81,850	.64	2,854	5,115	1,374
7,000-7,999	48	4	73.68	31,774	.77	2,942	6,354	5,508
8,000-8,999	47	6	74.33	29,500	.88	428	7,375	3,203
9,000-9,999	65	5	74.86	50,250	1.08		8,375	3,050
10,000-19,999	45	46	79.78	45,563	1.26	6,334	9,112	4,933
20,000-29,999	46	35	83.52	584,292	3.54	7,691	12,702	6,713
30,000-39,999	57	19	85.56	852,187	6.88	10,130	24,348	21,995
40,000-49,999	46	20	87.70	600,920	9.23	12,586	31,627	9,883
50,000-59,999	74	14	89.19	869,880	12.63	15,604	43,494	20,071
60,000-69,999	66	6	89.83	711,000	15.41	27,261	50,785	9,966
70,000-79,999	65	13	91.22	373,000	16.87	18,966	62,166	15,350
80,000-89,999	53	5	91.76	963,332	20.64	32,525	74,102	12,316
90,000-99,999	81	5	92.29	421,588	22.29	56,984	84,317	6,863
100,000-199,999	49	37	96.25	465,692	24.11	34,057	93,138	15,906
200,000-299,999	62	19	98.28	4,960,284	43.51	62,621	134,061	15,957
300,000-399,999	76	5	98.82	4,371,315	60.62	82,490	230,069	10,068
400,000-499,999	57	3	99.14	1,647,061	67.06	224,800	329,412	27,571
500,000-999,999	37	5	99.67	1,327,000	72.25	192,333	442,333	14,485
1,000,000-1,999,999	39	3	100.00	3,442,226	85.72	425,752	688,445	9,225
TOTAL	50	935		3,650,000	100.00	950,833	1,216,666	6,004
				25,562,173		14,253	27,339	
TOTAL (PAID ONLY)	51	312		25,562,173		42,714	81,930	9,961



MISSOURI  
DEPARTMENT OF ECONOMIC DEVELOPMENT  
DIVISION OF INSURANCE  
SUMMARY BY AMOUNT  
INDEMNITY PAID FOR EACH DEFENDANT  
CLAIMS CLOSED IN 1987  
HOSPITALS

INDEMNITY PAID	AVG. NO CLAIM MO. REPORTS	CUM%	INDEMNITY PAID	CUM%	AVG ECONOMIC DAMAGE	AVG NON-ECON DAMAGE	AVG INDEMNITY PER DEFENDANT	AVG EXPENSE PER DEFENDANT
NONE	31	567	71.50					2,651
1-999	28	23	74.40	10,633	.08	275	186	462
1,000-1,999	20	21	77.04	26,224	.30	761	487	1,248
2,000-2,999	37	21	79.69	47,479	.70	1,078	1,087	2,260
3,000-3,999	43	12	81.21	37,200	1.02	1,380	1,720	3,100
4,000-4,999	34	5	81.84	21,000	1.19	1,592	2,607	4,200
5,000-5,999	34	17	83.98	86,519	1.92	2,121	2,967	5,089
6,000-6,999	52	6	84.74	36,614	2.23	3,299	2,802	6,102
7,000-7,999	32	9	85.87	65,000	2.77	5,915	1,307	7,222
8,000-8,999	52	2	86.12	17,133	2.92	3,642	4,924	8,566
9,000-9,999	58	2	86.38	18,500	3.07	6,495	2,755	9,250
10,000-19,999	32	34	90.66	440,808	6.78	6,912	6,052	12,964
20,000-29,999	44	15	92.55	348,428	9.70	9,247	13,981	23,228
30,000-39,999	38	9	93.69	288,000	12.12	14,187	17,812	32,000
40,000-49,999	41	3	94.07	132,312	13.24	12,866	31,237	44,104
50,000-59,999	67	5	94.70	256,250	15.39	34,950	16,300	51,250
60,000-69,999	32	6	95.46	380,000	18.58	30,158	33,175	63,333
70,000-79,999	74	6	96.21	442,750	22.30	22,608	51,183	73,791
80,000-89,999	38	2	96.46	172,500	23.75	37,875	48,375	86,250
90,000-99,999	53	2	96.72	190,827	25.35	43,896	51,517	95,413
100,000-199,999	80	12	98.23	1,286,174	36.16	25,072	82,108	107,181
200,000-299,999	57	1	98.36	275,000	38.47	100,000	175,000	275,000
300,000-399,999	126	5	98.99	1,737,735	53.07	166,931	180,616	347,547
500,000-999,999	65	8	100.00	5,585,047	100.00	361,109	337,021	698,130
TOTAL	34	793		11,902,133		6,958	8,047	15,008
TOTAL (PAID ONLY)	42	226		11,902,133		24,416	28,238	52,664
								8,015

MISSOURI  
DEPARTMENT OF ECONOMIC DEVELOPMENT  
DIVISION OF INSURANCE  
SUMMARY BY AMOUNT  
INDEMNITY PAID FOR EACH DEFENDANT  
CLAIMS CLOSED IN 1986  
ALL CLAIMS

INDEMNITY PAID	AVG. NO CLAIM MO. REPORTS	CUM %	INDEMNITY PAID	CUM %	AVG ECONOMIC DAMAGE	AVG NON-ECON DAMAGE	AVG INDEMNITY PER DEFENDANT	AVG EXPENSE PER DEFENDANT
NONE	36	1,395	67.26					2,287
1-999	19	60	70.15	27,531	.05	77	35	660
1,000-1,999	27	48	72.46	66,173	.17	167	258	1,378
2,000-2,999	37	35	74.15	79,826	.31	316	252	2,280
3,000-3,999	32	41	76.13	135,364	.56	507	636	3,301
4,000-4,999	33	22	77.19	93,413	.73	590	397	4,246
5,000-5,999	43	35	78.88	178,333	1.05	1,197	833	5,095
6,000-6,999	30	6	79.17	38,535	1.12	1,183	916	6,422
7,000-7,999	40	24	80.32	178,040	1.45	887	1,612	7,418
8,000-8,999	40	5	80.56	42,863	1.53	1,003	756	8,572
9,000-9,999	38	8	80.95	72,450	1.66	584	1,665	9,056
10,000-19,999	40	76	84.61	1,025,852	3.53	2,702	2,220	13,498
20,000-29,999	45	48	86.93	1,130,699	5.60	4,680	4,841	23,556
30,000-39,999	43	28	88.28	942,194	7.32	8,202	3,600	33,649
40,000-49,999	49	24	89.44	1,051,543	9.23	8,020	4,062	43,814
50,000-59,999	62	31	90.93	1,595,551	12.15	6,048	10,403	51,469
60,000-69,999	44	13	91.56	832,725	13.67	8,461	1,923	64,055
70,000-79,999	43	17	92.38	1,246,000	15.94	22,904	7,565	73,294
80,000-89,999	37	7	92.71	569,351	16.98	11,428	11,428	81,335
90,000-99,999	36	7	93.05	651,427	18.17	15,857	24,464	93,061
100,000-199,999	60	64	96.14	8,469,000	33.62	38,963	27,300	132,328
200,000-299,999	52	44	98.26	9,830,022	51.56	42,746	41,347	223,409
300,000-399,999	54	7	98.60	2,306,022	55.77	32,142	17,857	329,431
400,000-499,999	71	8	98.98	3,638,148	62.41	56,250	55,815	454,768
500,000-999,999	45	11	99.51	7,400,814	75.92	22,298	118,231	672,801
1,000,000-1,999,9	47	8	99.90	8,408,462	91.26			1,051,057
2,000,000-2,999,9	32	2	100.00	4,785,655	100.00	1,142,827	1,250,000	2,392,827
TOTAL	38	2,074		54,795,993		4,555	4,539	26,420
TOTAL (PAID ONLY)	42	679		54,795,993		13,914	13,864	80,701
								8,567

MISSOURI  
DEPARTMENT OF ECONOMIC DEVELOPMENT  
DIVISION OF INSURANCE  
SUMMARY BY AMOUNT  
INDEMNITY PAID FOR EACH DEFENDANT  
CLAIMS CLOSED IN 1986  
PHYSICIANS

INDEMNITY PAID	AVG. NO CLAIM MO. REPORTS	CUM%	INDEMNITY PAID	CUM%	AVG ECONOMIC DAMAGE	AVG NON-ECON DAMAGE	AVG INDEMNITY PER DEFENDANT	AVG EXPENSE PER DEFENDANT
NONE	49	678	65.82					3,015
1-999	27	15	67.28				480	1,182
1,000-1,999	34	11	68.34	7,203	.02	120		1,182
2,000-2,999	44	19	70.19	14,376	.07	215	337	2,303
3,000-3,999	32	20	72.13	43,187	.22	368	360	8,552
4,000-4,999	22	8	72.91	68,156	.45	870	1,025	3,562
5,000-5,999	46	17	74.56	33,150	.57		581	5,086
6,000-6,999	31	4	74.95	87,235	.87	846	1,568	4,281
7,000-7,999	41	16	76.50	25,368	.96	1,775	1,375	1,871
8,000-8,999	64	1	76.60	118,500	1.37	781	2,031	2,911
9,000-9,999	34	4	76.99	8,750	1.40			8,750
10,000-19,999	42	33	80.19	36,250	1.52	674	1,575	2,300
20,000-29,999	58	20	82.13	451,350	3.08	2,275	3,326	4,536
30,000-39,999	47	17	83.78	475,325	4.72	5,791	5,458	6,906
40,000-49,999	51	18	85.53	582,194	6.73	7,764	3,882	5,451
50,000-59,999	64	25	87.96	786,299	9.44	7,222	1,944	5,804
60,000-69,999	47	10	88.93	1,284,501	13.88	3,500	10,820	9,757
70,000-79,999	42	15	90.38	638,743	16.08	11,000	2,500	5,225
80,000-89,999	22	2	90.58	1,096,000	19.87	24,958	4,574	13,968
90,000-99,999	46	4	90.97	164,351	20.43			4,434
100,000-199,999	57	45	95.33	380,427	21.75	23,750	24,062	5,488
200,000-299,999	54	32	98.44	5,719,386	41.49	35,318	29,751	16,297
300,000-399,999	58	4	98.83	6,916,134	65.37	40,234	47,164	14,902
400,000-499,999	64	5	99.32	1,298,010	69.85	56,250	31,250	18,820
500,000-999,999	48	3	99.61	2,309,021	77.82	90,000	89,304	27,985
1,000,000-1,999,999	40	4	100.00	2,273,978	85.67	81,761	245,283	8,158
TOTAL	48	1,030		4,150,000	100.00			15,568
				28,967,894		4,837	4,895	4,884
TOTAL (PAID ONLY)	47	352		28,967,894		14,153	14,325	8,486



MISSOURI  
DEPARTMENT OF ECONOMIC DEVELOPMENT  
DIVISION OF INSURANCE  
SUMMARY BY AMOUNT  
INDEMNITY PAID FOR EACH DEFENDANT  
CLAIMS CLOSED IN 1986  
HOSPITALS

INDEMNITY PAID	AVG. NO CLAIM MO. REPORTS	CUM%	INDEMNITY PAID	CUM%	AVG ECONOMIC DAMAGE	AVG NON-ECON DAMAGE	AVG INDEMNITY PER DEFENDANT	AVG EXPENSE PER DEFENDANT
NONE	23	620	74.07					1,638
1-999	19	26	77.18	13,025	.05	6	500	756
1,000-1,999	31	20	79.56	27,104	.17	200	1,355	1,684
2,000-2,999	35	11	80.88	26,076	.29		181	2,550
3,000-3,999	27	17	82.91	54,125	.52	105	3,183	1,524
4,000-4,999	33	7	83.75	28,963	.65	571	4,137	3,792
5,000-5,999	37	13	85.30	65,848	.94	962	5,065	2,794
6,000-6,999	33	1	85.42	6,500	.97		6,500	5,379
7,000-7,999	28	5	86.02	37,040	1.13		7,408	2,650
8,000-8,999	30	3	86.37	26,113	1.25	1,672	8,704	3,275
9,000-9,999	54	2	86.61	18,200	1.33		9,100	4,719
10,000-19,999	35	24	89.48	321,822	2.74	2,134	13,409	4,815
20,000-29,999	34	19	91.75	447,374	4.70	4,331	23,546	6,948
30,000-39,999	33	7	92.59	225,000	5.69	4,310	32,142	8,791
40,000-49,999	42	5	93.18	217,244	6.65	12,500	43,448	1,655
50,000-59,999	54	5	93.78	261,050	7.79	10,000	52,210	23,236
60,000-69,999	36	2	94.02	133,134	8.38		66,567	11,954
70,000-79,999	68	1	94.14	75,000	8.71		75,000	26,947
80,000-89,999	42	4	94.62	320,000	10.11	20,000	80,000	3,589
90,000-99,999	24	3	94.98	271,000	11.30	5,333	90,333	21,661
100,000-199,999	75	14	96.65	2,019,701	20.18	43,165	144,264	20,246
200,000-299,999	56	9	97.72	2,263,888	30.12	60,371	251,543	19,811
300,000-399,999	49	3	98.08	1,008,012	34.55		336,004	7,048
400,000-499,999	82	3	98.44	1,329,127	40.39		443,042	27,906
500,000-999,999	47	7	99.28	4,526,836	60.27		646,690	64,641
1,000,000-1,999,999	55	4	99.76	4,258,462	78.97		1,064,615	116,744
2,000,000-2,999,999	32	2	100.00	4,785,655	100.00	1,142,827	2,392,827	115,034
TOTAL	27	837		22,766,299		4,579	4,581	4,186
TOTAL (PAID ONLY)	38	217		22,766,299		17,663	17,671	11,465

## TABLE II

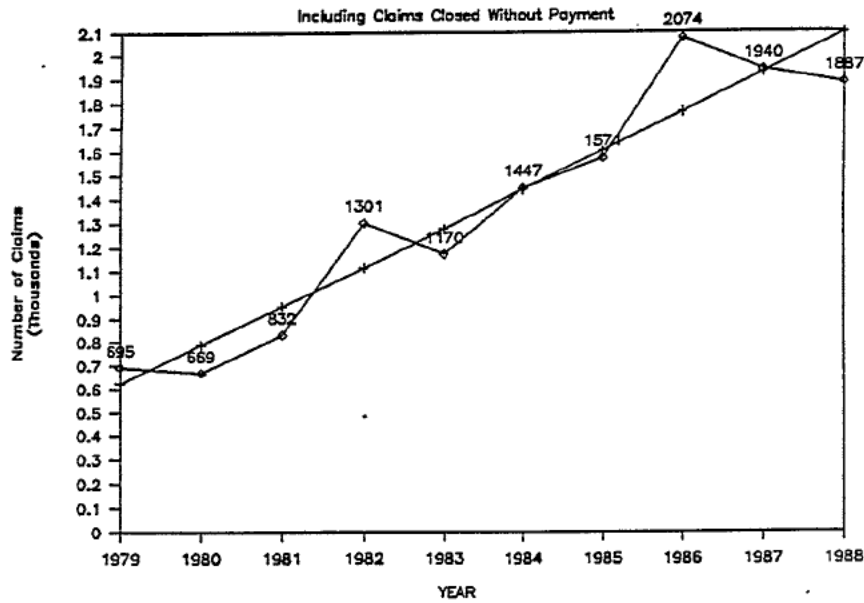
### **Graphs for Claim Counts and Indemnity Amounts**

The following is a summary of a few significant variables found in Table I presented as a longitudinal study for the past ten years (1979-1988). The graphs show data for each year for the All Claims, Physicians' Claims and Hospital Claims. The category "All" includes dentists, nurses and other professionals so that "All" is always greater than the sum of Physicians and Hospitals which are the largest two subcomponents.

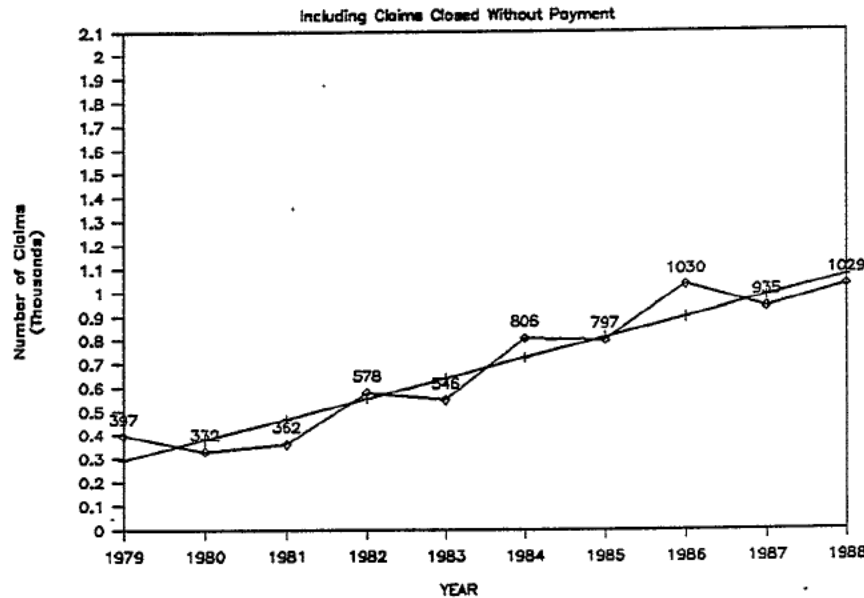
The order of the graphs are as follows:

- (1) Total Claim County By Year, including claim closed without payment.
- (2) Total Claim Count By Year, excluding claims closed without payment.
- (3) Average Indemnity Paid By Year, excluding claims closed without payment.
- (4) Total Indemnity Paid By Year.
- (5) Total Paid Claim Distribution (1987 and 1988 only), by Profession.

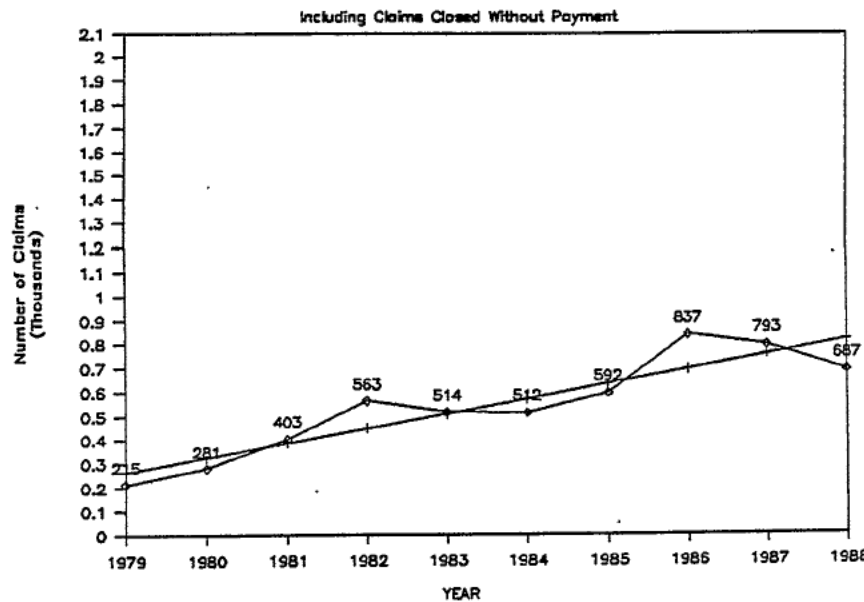
## TOTAL CLAIM COUNT



## PHYSICIAN'S CLAIM COUNT



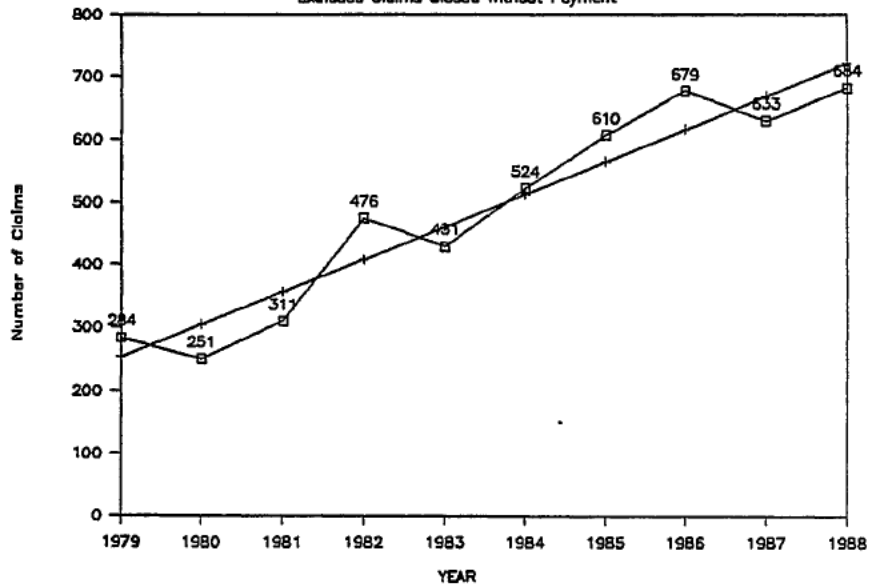
## HOSPITAL'S CLAIM COUNT





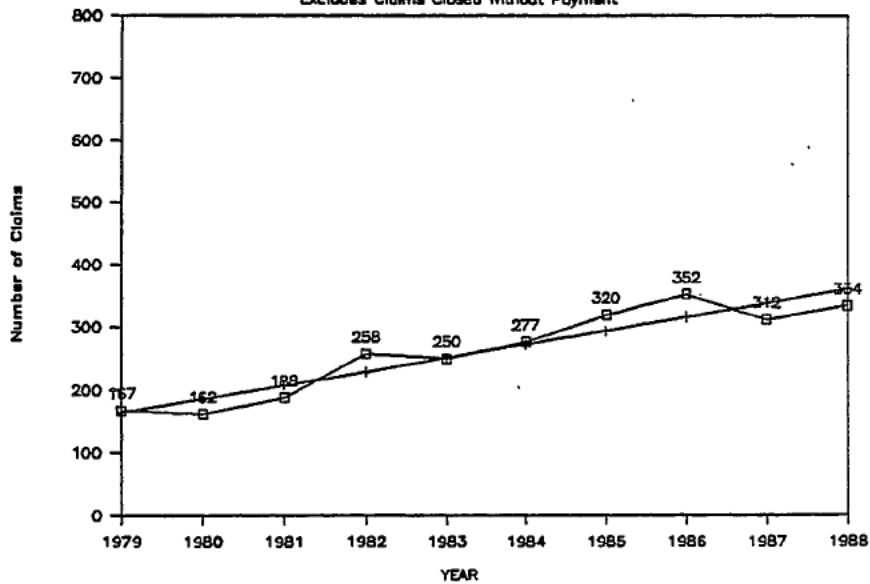
## TOTAL CLAIM COUNT

Excludes Claims Closed Without Payment



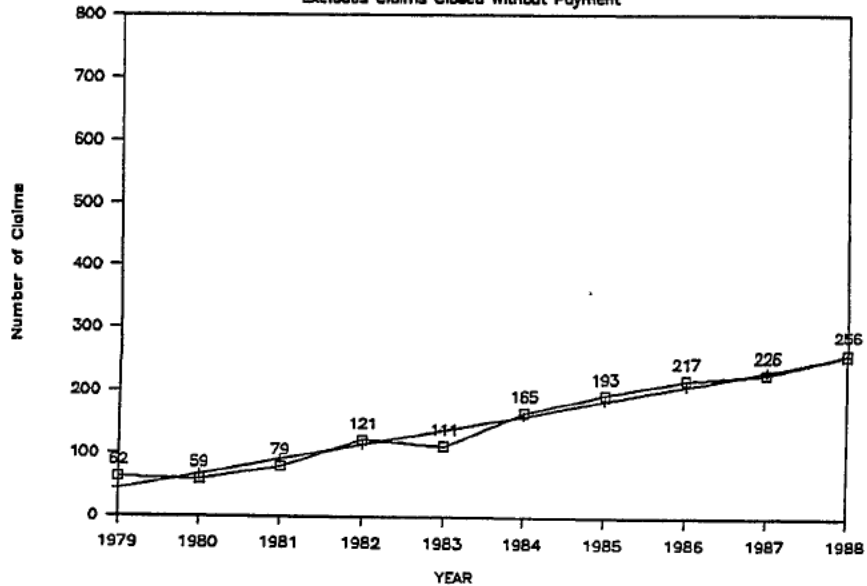
## PHYSICIAN'S CLAIM COUNT

Excludes Claims Closed Without Payment

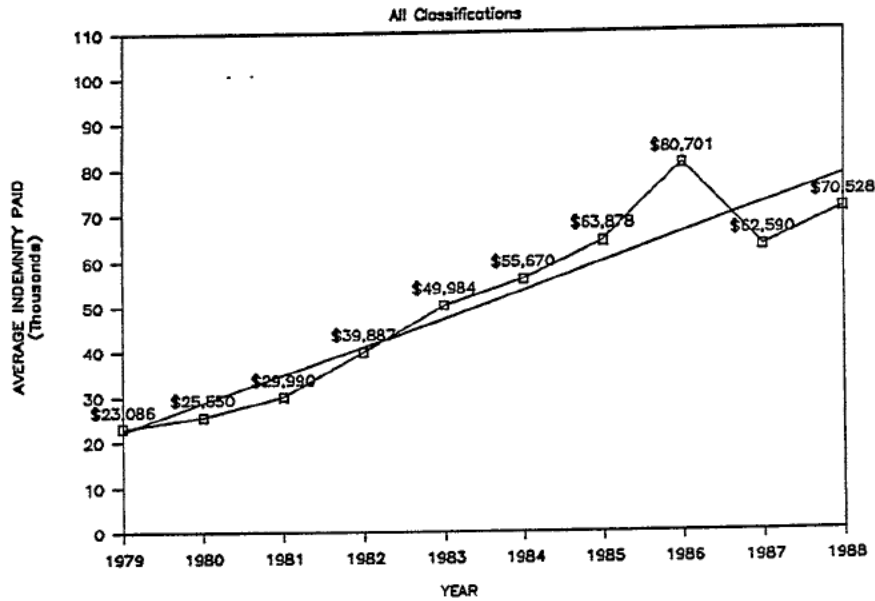


## HOSPITAL'S CLAIM COUNT

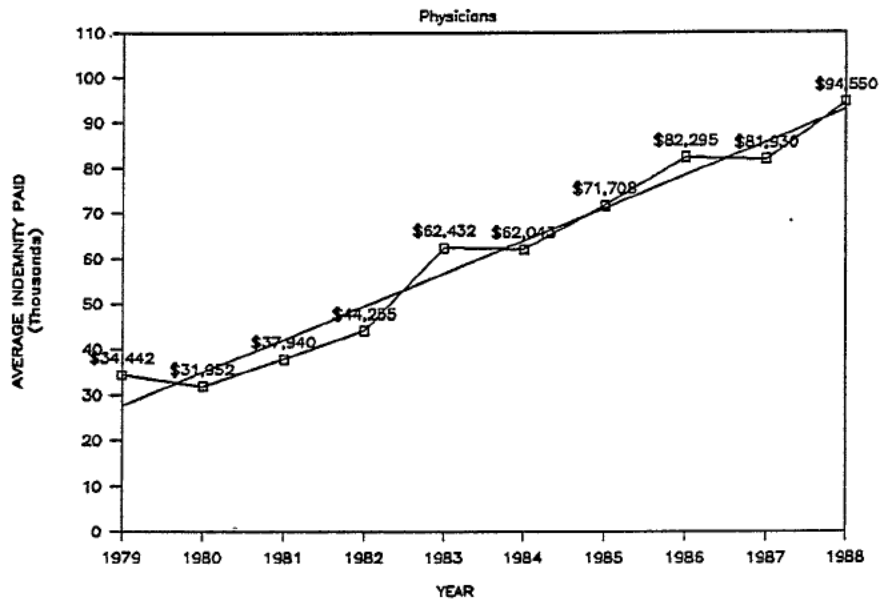
Excludes Claims Closed Without Payment



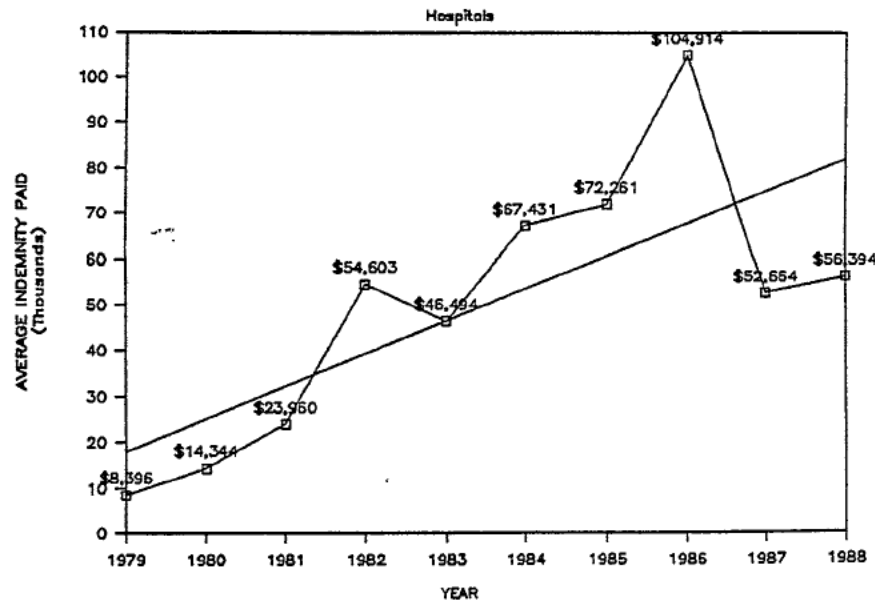
## AVERAGE INDEMNITY PAID



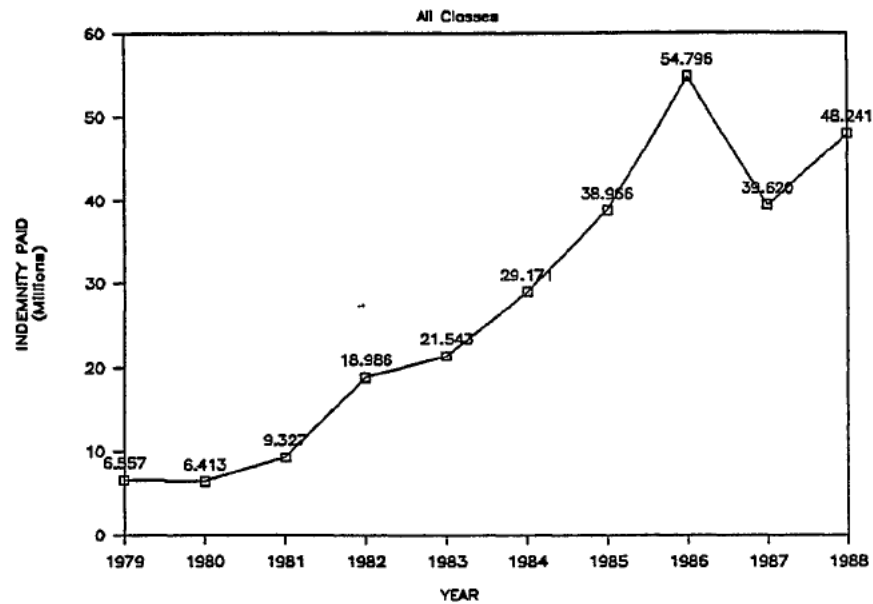
## AVERAGE INDEMNITY PAID



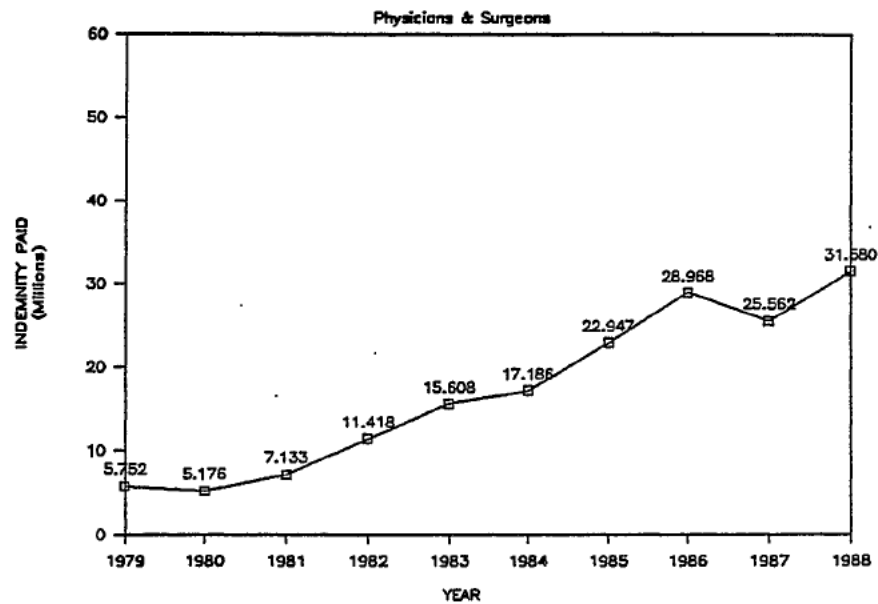
## AVERAGE INDEMNITY PAID



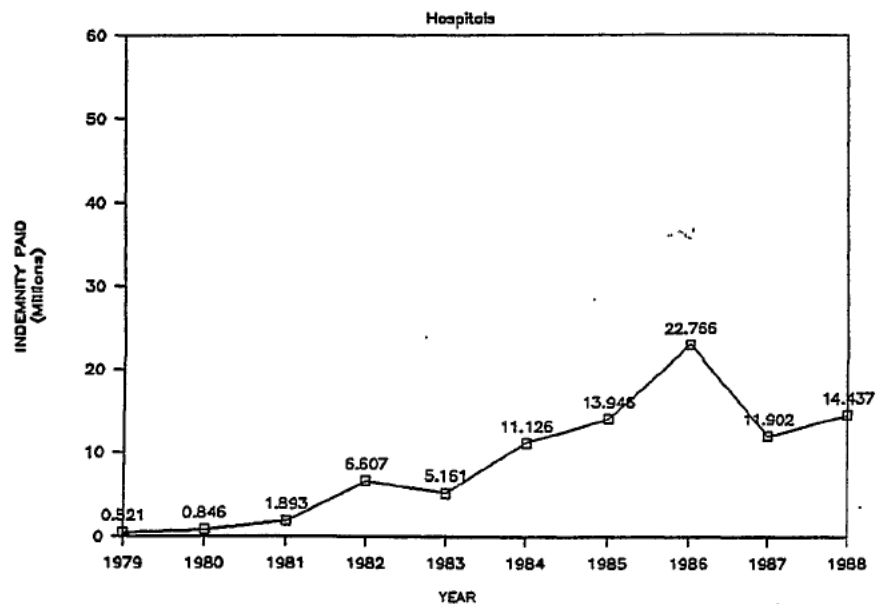
## TOTAL INDEMNITY PAID



## TOTAL INDEMNITY PAID

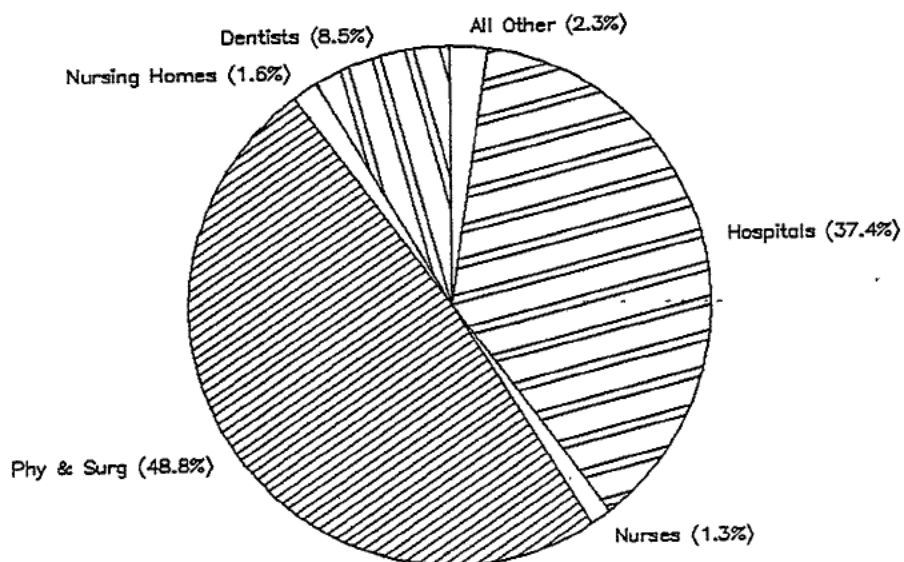


## TOTAL INDEMNITY PAID



### Percent of Claims by Profession

1988



### Percent of Claims by Profession

1987

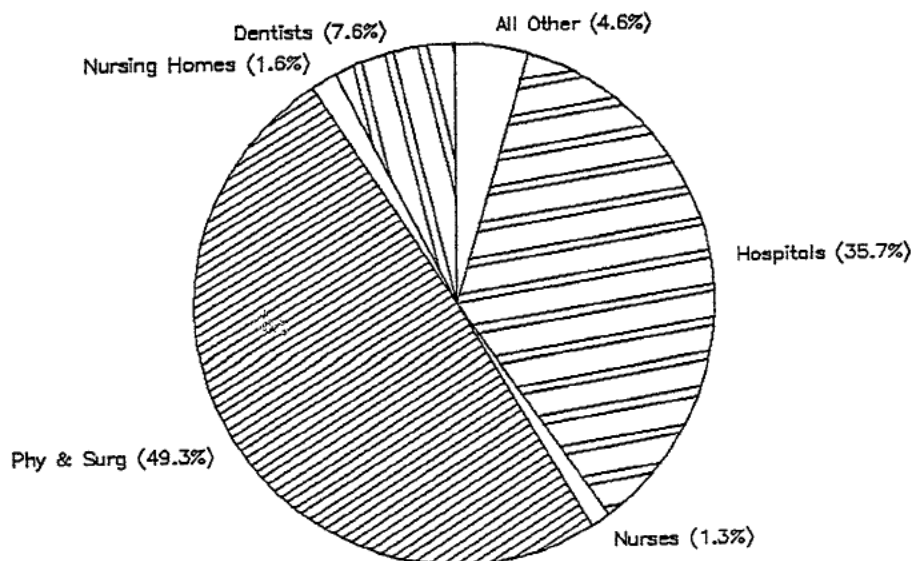


TABLE III

Time Summary from Incident to Report  
(Amounts Limited to \$100,000)

Table III is primarily a time study as are Tables IV, V and VI. Since all of these tables look quite similar, but represent different aspects of the same issue of time relationships, we shall list how they differ here.

Number	Limited to \$100 K	Time to Report to Closure
Table II	Yes	Report
Table IV	No	Report
Table V	Yes	Closure
Table VI	No	Closure

Note that each table is followed immediately by a corresponding table expressed as percentages of the total instead of as counts. As an example, we shall look at all claims for 1988 summarizing the time from the date of incident to the date of first report to the relevant insurer.

We see that 554 of the incidents were reported within six months of the incident that caused the claim. Of these 554, only 206 were paid in 1988, although all were closed by definition. The total indemnity for the 554 reported, or 206 paid was \$7,072,900 (which, in terms of paid, is an average loss of \$34,334.46). The allocated claim expense paid is the amount of allocated loss adjustment expense paid to close the claim.

When we look at the same table in cumulative percentage format, we can see that 95% of the paid incidents were reported in five and one half years (66 months), but only 93% of the indemnity is represented in that group. This implies that the larger losses take longer to be reported.

The limitation that, if losses exceed \$100,000, they are set at \$100,000 is a statistical device intended to normalize a position skewed distribution, which is probably due to the heavy effect of large (slow) claims. The result of this statistical device is to see how the claims would function as a normal distribution.

MISSOURI  
DEPARTMENT OF ECONOMIC DEVELOPMENT  
DIVISION OF INSURANCE  
TIME SUMMARY FROM INCIDENT TO REPORT  
CLAIMS CLOSED IN 1988  
ALL CLAIMS

\*RELATED CLAIMS HAVE BEEN CONSOLIDATED AS ONE INCIDENT.  
CLAIMS CLOSED WITHOUT PAYMENT ARE INCLUDED.  
AMOUNTS FOR EACH INCIDENT HAVE BEEN LIMITED TO \$100,000.

TIME IN MONTHS	NO REPORTED INCIDENTS	NO PAID INCIDENTS	INDEMNITY PAID	PAID ALLOCATED CLAIM EXPENSE
000-006	554	206	7,072,900	2,093,916
007-012	264	112	3,942,124	1,397,328
013-018	163	69	2,496,380	1,011,558
019-024	394	142	5,492,969	2,628,594
025-030	288	77	2,932,201	1,477,890
031-036	50	16	677,875	281,899
037-042	39	7	271,000	202,260
043-048	28	12	561,500	178,959
049-054	13	4	197,750	78,582
055-060	10	2	112,000	22,571
061-066	11	5	141,250	26,862
067-072	10	3	140,000	746,269
073-078	6	3	75,000	24,642
079-084	2	2	175,000	120,998
085-090	10	3	200,000	31,774
091-096	3	1	47,500	13,602
097-102	1			4,074
103-108	3	2	200,000	45,040
109-114	5	2	115,000	42,625
115-120	5	3	108,675	35,810
121-180	23	10	587,500	135,602
181-240	2	2	115,000	84,348
OVER 240	1			
TOTAL	1,885	683	25,661,624	10,685,203

TIME IN MONTHS	NO REPORTED INCIDENTS	NO PAID INCIDENTS	INDEMNITY PAID	PAID ALLOCATED CLAIM EXPENSE
000-006	29%	30%	27%	19%
007-012	43%	46%	42%	32%
013-018	52%	56%	52%	42%
019-024	72%	77%	74%	66%
025-030	88%	88%	85%	80%
031-036	90%	91%	88%	83%
037-042	92%	92%	89%	85%
043-048	94%	93%	91%	86%
049-054	95%	94%	92%	87%
055-060	95%	94%	92%	87%
061-066	96%	95%	93%	87%
067-072	96%	95%	93%	94%
073-078	97%	96%	93%	95%
079-084	97%	96%	94%	96%
085-090	97%	97%	95%	96%
091-096	97%	97%	95%	96%
097-102	97%	97%	95%	96%
103-108	98%	97%	96%	97%
109-114	98%	97%	96%	97%
115-120	98%	98%	97%	97%
121-180	99%	99%	99%	99%
181-240	99%	100%	100%	100%
OVER 240	100%	100%	100%	100%



MISSOURI  
DEPARTMENT OF ECONOMIC DEVELOPMENT  
DIVISION OF INSURANCE  
TIME SUMMARY FROM INCIDENT TO REPORT  
CLAIMS CLOSED IN 1988  
PHYSICIANS

\*RELATED CLAIMS HAVE BEEN CONSOLIDATED AS ONE INCIDENT.  
CLAIMS CLOSED WITHOUT PAYMENT ARE INCLUDED.  
AMOUNTS FOR EACH INCIDENT HAVE BEEN LIMITED TO \$100,000.

TIME IN MONTHS	NO OF REPORTED INCIDENTS	NO OF PAID INCIDENTS	INDEMNITY PAID	ALLOCATED CLAIM EXPNS PD
000-006	184	70	3,220,615	855,428
007-012	151	65	3,033,697	815,446
013-018	90	35	1,648,550	528,766
019-024	247	79	4,155,385	1,508,309
025-030	209	48	2,420,359	1,036,034
031-036	29	6	271,625	124,939
037-042	31	5	260,000	179,735
043-048	20	7	431,000	134,368
049-054	7	1	75,000	32,927
055-060	7	1	100,000	16,072
061-066	9	3	108,750	17,962
067-072	7	1	4,000	20,292
073-078	3	1	10,000	9,722
085-090	9	2	190,000	14,616
091-096	3	1	47,500	13,602
103-108	2	1	100,000	26,068
109-114	1			647
115-120	3	1	100,000	28,657
121-180	16	7	477,500	104,483
OVER 240	1			
TOTAL	1,029	334	16,653,981	5,468,073

TIME IN MONTHS	NO OF REPORTED INCIDENTS	NO OF PAID INCIDENTS	INDEMNITY PAID	ALLOCATED CLAIM EXPNS PD
000-006	17%	20%	19%	15%
007-012	32%	40%	37%	30%
013-018	41%	50%	47%	40%
019-024	65%	74%	72%	67%
025-030	85%	88%	86%	86%
031-036	88%	90%	88%	89%
037-042	91%	92%	90%	92%
043-048	93%	94%	92%	94%
049-054	94%	94%	93%	95%
055-060	94%	94%	93%	95%
061-066	95%	95%	94%	96%
067-072	96%	96%	94%	96%
073-078	96%	96%	94%	96%
085-090	97%	97%	95%	96%
091-096	97%	97%	95%	97%
103-108	97%	97%	96%	97%
109-114	98%	97%	96%	97%
115-120	98%	97%	97%	98%
121-180	99%	100%	100%	100%
OVER 240	100%	100%	100%	100%

MISSOURI  
DEPARTMENT OF ECONOMIC DEVELOPMENT  
DIVISION OF INSURANCE  
TIME SUMMARY FROM INCIDENT TO REPORT  
CLAIMS CLOSED IN 1988  
HOSPITALS

\*RELATED CLAIMS HAVE BEEN CONSOLIDATED AS ONE INCIDENT.  
CLAIMS CLOSED WITHOUT PAYMENT ARE INCLUDED.  
AMOUNTS FOR EACH INCIDENT HAVE BEEN LIMITED TO \$100,000.

TIME IN MONTHS	NO OF REPORTED INCIDENTS	NO OF PAID INCIDENTS	INDEMNITY PAID	ALLOCATED CLAIM EXPNS PD
000-006	320	109	3,048,403	1,113,438
007-012	89	35	841,650	547,396
013-018	51	20	585,099	417,241
019-024	122	49	1,256,959	1,027,905
025-030	56	18	320,842	334,869
031-036	13	8	400,000	136,453
037-042	7	1	7,500	21,121
043-048	1			14,472
049-054	4	2	102,750	9,446
055-060	1			
067-072	3	2	136,000	725,977
073-078	2	2	65,000	9,339
079-084	2	2	175,000	120,998
085-090	1	1	10,000	17,158
097-102	1			4,074
103-108	1	1	100,000	18,972
109-114	4	2	115,000	41,978
115-120	1	1	7,500	6,742
121-180	6	2	87,500	28,728
181-240	1	1	15,000	35,557
TOTAL	686	256	7,274,203	4,631,864

TIME IN MONTHS	NO OF REPORTED INCIDENTS	NO OF PAID INCIDENTS	INDEMNITY PAID	ALLOCATED CLAIM EXPNS PD
000-006	46%	42%	41%	24%
007-012	59%	56%	53%	35%
013-018	67%	64%	61%	44%
019-024	84%	83%	78%	67%
025-030	93%	90%	83%	74%
031-036	94%	93%	88%	77%
037-042	95%	93%	88%	77%
043-048	96%	93%	88%	78%
049-054	96%	94%	90%	78%
055-060	96%	94%	90%	78%
067-072	97%	95%	92%	93%
073-078	97%	96%	92%	94%
079-084	97%	96%	95%	96%
085-090	97%	97%	95%	97%
097-102	98%	97%	95%	97%
103-108	98%	97%	96%	97%
109-114	98%	98%	98%	98%
115-120	98%	98%	98%	98%
121-180	99%	99%	99%	99%
181-240	100%	100%	100%	100%

MISSOURI  
DEPARTMENT OF ECONOMIC DEVELOPMENT  
DIVISION OF INSURANCE  
TIME SUMMARY FROM INCIDENT TO REPORT  
CLAIMS CLOSED IN 1987  
ALL CLAIMS

\*RELATED CLAIMS HAVE BEEN CONSOLIDATED AS ONE INCIDENT.  
CLAIMS CLOSED WITHOUT PAYMENT ARE INCLUDED.  
AMOUNTS FOR EACH INCIDENT HAVE BEEN LIMITED TO \$100,000.

TIME IN MONTHS	NO REPORTED INCIDENTS	NO PAID INCIDENTS	INDEMNITY PAID	PAID ALLOCATED CLAIM EXPENSE
000-006	644	205	6,281,509	1,912,697
007-012	269	92	2,496,799	1,199,808
013-018	199	85	3,008,743	1,356,201
019-024	388	108	4,138,495	2,526,812
025-030	240	82	2,246,495	1,352,396
031-036	43	9	367,533	184,494
037-042	27	5	82,500	109,041
043-048	21	9	252,807	74,448
049-054	10	2	12,850	63,816
055-060	18	3	157,928	15,327
061-066	15	3	104,155	24,725
067-072	9			3,725
073-078	5	2	125,000	56,320
079-084	7	4	133,750	153,788
085-090	7	6	62,667	17,458
091-096	4	1	25,000	14,054
097-102	4	3	180,000	49,810
103-108	1			1,003
109-114	3	2	200,000	32,642
115-120	4	3	275,000	35,139
121-180	18	8	567,500	157,165
181-240	2			5,262
OVER 240	1	1	75,000	100,125
TOTAL	1,939	633	20,793,731	9,446,256

TIME IN MONTHS	NO REPORTED INCIDENTS	NO PAID INCIDENTS	INDEMNITY PAID	PAID ALLOCATED CLAIM EXPENSE
000-006	33%	32%	30%	20%
007-012	47%	46%	42%	32%
013-018	57%	60%	56%	47%
019-024	77%	77%	76%	74%
025-030	89%	90%	87%	88%
031-036	91%	91%	89%	90%
037-042	93%	92%	89%	91%
043-048	94%	93%	90%	92%
049-054	94%	94%	90%	92%
055-060	95%	94%	91%	93%
061-066	96%	95%	92%	93%
067-072	97%	95%	92%	93%
073-078	97%	95%	92%	94%
079-084	97%	96%	93%	95%
085-090	98%	97%	93%	95%
091-096	98%	97%	93%	95%
097-102	98%	97%	94%	96%
103-108	98%	97%	94%	96%
109-114	98%	98%	95%	96%
115-120	98%	98%	96%	97%
121-180	99%	99%	99%	98%
181-240	99%	99%	99%	98%
OVER 240	100%	100%	100%	100%

MISSOURI  
DEPARTMENT OF ECONOMIC DEVELOPMENT  
DIVISION OF INSURANCE  
TIME SUMMARY FROM INCIDENT TO REPORT  
CLAIMS CLOSED IN 1987  
PHYSICIANS

\*RELATED CLAIMS HAVE BEEN CONSOLIDATED AS ONE INCIDENT.  
CLAIMS CLOSED WITHOUT PAYMENT ARE INCLUDED.  
AMOUNTS FOR EACH INCIDENT HAVE BEEN LIMITED TO \$100,000.

TIME IN MONTHS	NO OF REPORTED INCIDENTS	NO OF PAID INCIDENTS	INDEMNITY PAID	ALLOCATED CLAIM EXPNS PD
000-006	167	66	3,250,904	854,256
007-012	128	42	1,553,962	789,762
013-018	115	47	2,099,097	826,773
019-024	248	76	3,390,316	1,655,179
025-030	153	48	1,560,079	760,578
031-036	29	7	355,866	146,464
037-042	17	3	67,500	66,054
043-048	11	4	240,000	51,645
049-054	6	1	3,000	36,503
055-060	15	2	129,000	13,712
061-066	10	1	2,500	7,037
067-072	7			3,692
073-078	1	1	25,000	1,046
079-084	3	1	30,000	135,055
085-090	4	3	34,563	7,436
091-096	1			5,366
097-102	4	3	180,000	49,810
103-108	1			1,003
115-120	1	1	100,000	18,670
121-180	11	5	267,500	78,791
181-240	2			5,262
OVER 240	1	1	75,000	100,125
TOTAL	935	312	13,364,287	5,614,219

TIME IN MONTHS	NO OF REPORTED INCIDENTS	NO OF PAID INCIDENTS	INDEMNITY PAID	ALLOCATED CLAIM EXPNS PD
000-006	17%	21%	24%	15%
007-012	31%	34%	35%	29%
013-018	43%	49%	51%	44%
019-024	70%	74%	77%	73%
025-030	86%	89%	88%	87%
031-036	89%	91%	91%	89%
037-042	91%	92%	91%	90%
043-048	92%	93%	93%	91%
049-054	93%	94%	93%	92%
055-060	95%	94%	94%	92%
061-066	96%	95%	94%	92%
067-072	96%	95%	94%	92%
073-078	97%	95%	94%	92%
079-084	97%	95%	95%	95%
085-090	97%	96%	95%	95%
091-096	97%	96%	95%	95%
097-102	98%	97%	96%	96%
103-108	98%	97%	96%	96%
115-120	98%	98%	97%	96%
121-180	99%	99%	99%	98%
181-240	99%	99%	99%	98%
OVER 240	100%	100%	100%	100%

MISSOURI  
DEPARTMENT OF ECONOMIC DEVELOPMENT  
DIVISION OF INSURANCE  
TIME SUMMARY FROM INCIDENT TO REPORT  
CLAIMS CLOSED IN 1987  
HOSPITALS

\*RELATED CLAIMS HAVE BEEN CONSOLIDATED AS ONE INCIDENT.  
CLAIMS CLOSED WITHOUT PAYMENT ARE INCLUDED.  
AMOUNTS FOR EACH INCIDENT HAVE BEEN LIMITED TO \$100,000.

TIME IN MONTHS	NO OF REPORTED INCIDENTS	NO OF PAID INCIDENTS	INDEMNITY PAID	ALLOCATED CLAIM EXPNS PD
000-006	409	106	2,321,462	943,466
007-012	105	34	682,410	344,331
013-018	55	23	534,396	414,104
019-024	114	23	667,424	793,027
025-030	60	22	364,000	492,783
031-036	8			26,401
037-042	4	1	10,000	21,262
043-048	5	3	6,307	18,803
049-054	3			27,313
055-060	3	1	28,928	1,615
061-066	4	1	100,000	15,532
067-072	1			33
073-078	3	1	100,000	55,274
079-084	3	2	100,250	17,075
085-090	1	1	3,000	7,743
091-096	2	1	25,000	8,688
109-114	3	2	200,000	32,642
115-120	3	2	175,000	16,469
121-180	6	3	300,000	78,374
TOTAL	792	226	5,618,177	3,314,935

TIME IN MONTHS	NO OF REPORTED INCIDENTS	NO OF PAID INCIDENTS	INDEMNITY PAID	ALLOCATED CLAIM EXPNS PD
000-006	51%	46%	41%	28%
007-012	64%	61%	53%	38%
013-018	71%	72%	62%	51%
019-024	86%	82%	74%	75%
025-030	93%	92%	81%	90%
031-036	94%	92%	81%	90%
037-042	95%	92%	81%	91%
043-048	95%	93%	81%	92%
049-054	96%	93%	81%	92%
055-060	96%	94%	82%	93%
061-066	97%	94%	83%	93%
067-072	97%	94%	83%	93%
073-078	97%	95%	85%	95%
079-084	98%	96%	87%	95%
085-090	98%	96%	87%	95%
091-096	98%	96%	87%	96%
109-114	98%	97%	91%	97%
115-120	99%	98%	94%	97%
121-180	100%	100%	100%	100%

MISSOURI  
DEPARTMENT OF ECONOMIC DEVELOPMENT  
DIVISION OF INSURANCE  
TIME SUMMARY FROM INCIDENT TO REPORT  
CLAIMS CLOSED IN 1986  
ALL CLAIMS

\*RELATED CLAIMS HAVE BEEN CONSOLIDATED AS ONE INCIDENT.  
CLAIMS CLOSED WITHOUT PAYMENT ARE INCLUDED.  
AMOUNTS FOR EACH INCIDENT HAVE BEEN LIMITED TO \$100,000.

TIME IN MONTHS	NO REPORTED INCIDENTS	NO PAID INCIDENTS	INDEMNITY PAID	PAID ALLOCATED CLAIM EXPENSE
000-006	772	216	6,630,632	1,954,546
007-012	238	101	3,055,351	1,033,052
013-018	192	77	2,479,925	1,112,198
019-024	444	151	6,455,133	3,071,198
025-030	250	67	2,635,488	1,004,399
031-036	48	13	357,240	178,175
037-042	33	11	715,000	136,424
043-048	15	6	185,000	75,091
049-054	18	9	643,500	97,941
055-060	7	1	40,000	10,412
061-066	12	5	92,350	100,249
067-072	4	2	111,250	827
073-078	2	2	35,000	19,337
079-084	5	3	117,000	3,109
091-096	1	1	15,000	26,890
097-102	3	1	3,500	
103-108	2	1	100,000	2,030
115-120	3	1	15,000	13,645
121-180	20	9	571,501	146,579
181-240	3	1	100,000	22,274
OVER 240	1			
TOTAL	2,073	678	24,357,870	9,008,376

TIME IN MONTHS	NO REPORTED INCIDENTS	NO PAID INCIDENTS	INDEMNITY PAID	PAID ALLOCATED CLAIM EXPENSE
000-006	37%	31%	27%	21%
007-012	48%	46%	39%	33%
013-018	57%	58%	49%	45%
019-024	79%	80%	76%	79%
025-030	91%	90%	87%	90%
031-036	93%	92%	88%	92%
037-042	95%	93%	91%	94%
043-048	96%	94%	92%	95%
049-054	96%	96%	95%	96%
055-060	97%	96%	95%	96%
061-066	97%	96%	95%	97%
067-072	98%	97%	96%	97%
073-078	98%	97%	96%	97%
079-084	98%	97%	96%	97%
091-096	98%	98%	96%	97%
097-102	98%	98%	96%	97%
103-108	98%	98%	97%	97%
115-120	98%	98%	97%	98%
121-180	99%	99%	99%	99%
181-240	99%	100%	100%	100%
OVER 240	100%	100%	100%	100%



MISSOURI  
DEPARTMENT OF ECONOMIC DEVELOPMENT  
DIVISION OF INSURANCE  
TIME SUMMARY FROM INCIDENT TO REPORT  
CLAIMS CLOSED IN 1986  
PHYSICIANS

\*RELATED CLAIMS HAVE BEEN CONSOLIDATED AS ONE INCIDENT.  
CLAIMS CLOSED WITHOUT PAYMENT ARE INCLUDED.  
AMOUNTS FOR EACH INCIDENT HAVE BEEN LIMITED TO \$100,000.

TIME IN MONTHS	NO OF REPORTED INCIDENTS	NO OF PAID INCIDENTS	INDEMNITY PAID	ALLOCATED CLAIM EXPNS PD
000-006	197	75	3,038,958	794,752
007-012	119	52	1,882,053	656,367
013-018	115	50	1,793,056	568,106
019-024	295	90	4,529,103	1,722,814
025-030	194	46	2,289,344	757,629
031-036	30	8	220,250	62,963
037-042	22	8	560,000	126,088
043-048	9	3	72,500	66,053
049-054	12	6	462,500	60,021
055-060	1	.		
061-066	6	2	52,100	80,133
067-072	1	1	100,000	37
073-078	1	1	15,000	16,269
079-084	3	1	100,000	2,276
097-102	2			
103-108	2	1	100,000	2,030
115-120	3	1	15,000	13,645
121-180	15	6	271,501	80,023
181-240	2	1	100,000	22,274
OVER 240	1			
TOTAL	1,030	352	15,601,365	5,031,480

TIME IN MONTHS	NO OF REPORTED INCIDENTS	NO OF PAID INCIDENTS	INDEMNITY PAID	ALLOCATED CLAIM EXPNS PD
000-006	19%	21%	19%	15%
007-012	30%	36%	31%	28%
013-018	41%	50%	43%	40%
019-024	70%	75%	72%	74%
025-030	89%	88%	86%	89%
031-036	92%	91%	88%	90%
037-042	94%	93%	91%	93%
043-048	95%	94%	92%	94%
049-054	96%	96%	95%	95%
055-060	96%	96%	95%	95%
061-066	97%	96%	95%	97%
067-072	97%	96%	96%	97%
073-078	97%	97%	96%	97%
079-084	97%	97%	96%	97%
097-102	97%	97%	96%	97%
103-108	97%	97%	97%	97%
115-120	98%	98%	97%	97%
121-180	99%	99%	99%	99%
181-240	99%	100%	100%	100%
OVER 240	100%	100%	100%	100%

MISSOURI  
DEPARTMENT OF ECONOMIC DEVELOPMENT  
DIVISION OF INSURANCE  
TIME SUMMARY FROM INCIDENT TO REPORT  
CLAIMS CLOSED IN 1986  
HOSPITALS

\*RELATED CLAIMS HAVE BEEN CONSOLIDATED AS ONE INCIDENT.  
CLAIMS CLOSED WITHOUT PAYMENT ARE INCLUDED.  
AMOUNTS FOR EACH INCIDENT HAVE BEEN LIMITED TO \$100,000.

TIME IN MONTHS	NO OF REPORTED INCIDENTS	NO OF PAID INCIDENTS	INDEMNITY PAID	ALLOCATED CLAIM EXPNS PD
000-006	492	101	2,900,649	1,027,786
007-012	92	29	975,061	325,141
013-018	55	19	565,250	442,526
019-024	119	43	1,409,774	1,246,886
025-030	42	12	137,394	215,785
031-036	10	3	81,490	82,781
037-042	6	2	145,000	7,677
043-048	3	1	25,000	2,331
049-054	4	2	180,000	37,920
055-060	5	1	40,000	10,412
061-066	2			16,200
067-072	2			
091-096	1	1	15,000	26,890
121-180	4	3	300,000	61,892
TOTAL	837	217	6,774,618	3,504,227

TIME IN MONTHS	NO OF REPORTED INCIDENTS	NO OF PAID INCIDENTS	INDEMNITY PAID	ALLOCATED CLAIM EXPNS PD
000-006	58%	46%	42%	29%
007-012	69%	59%	57%	38%
013-018	76%	68%	65%	51%
019-024	90%	88%	86%	86%
025-030	95%	94%	88%	92%
031-036	96%	95%	89%	95%
037-042	97%	96%	91%	95%
043-048	97%	96%	92%	95%
049-054	98%	97%	94%	96%
055-060	98%	98%	95%	97%
061-066	99%	98%	95%	97%
067-072	99%	98%	95%	97%
091-096	99%	98%	95%	98%
121-180	100%	100%	100%	100%

TABLE IV

Time Summary from Incident to Report  
(No Limits on Amounts)

These tables are identical to those preceding, except that there is no limit placed on the amount of indemnity so that we can see the full effect of all of the claims at full value.

We see in the first example that 96% of the paid incidents were reported in 66 months as before, but that total indemnity has increased from \$25,661,624 to \$48,241,130 due to the relinquishment of the \$100,000 cap.

MISSOURI  
DEPARTMENT OF ECONOMIC DEVELOPMENT  
DIVISION OF INSURANCE  
TIME SUMMARY FROM INCIDENT TO REPORT  
CLAIMS CLOSED IN 1988  
ALL CLAIMS

\*RELATED CLAIMS HAVE BEEN CONSOLIDATED AS ONE INCIDENT.  
CLAIMS CLOSED WITHOUT PAYMENT ARE INCLUDED.

TIME IN MONTHS	NO REPORTED INCIDENTS	NO PAID INCIDENTS	ECONOMIC DAMAGE	NON-ECONOMIC DAMAGE	INDEMNITY PAID	PAID ALLOCATED CLAIM EXPENSE
000-006	554	206	6,127,139	7,956,299	14,158,438	2,093,916
007-012	264	112	3,477,026	3,242,059	6,719,085	1,397,328
013-018	163	69	3,336,004	2,377,376	5,713,380	1,011,558
019-024	394	142	5,423,930	4,070,237	9,494,167	2,628,594
025-030	288	77	2,071,175	2,358,526	4,429,701	1,477,890
031-036	50	16	777,353	380,843	1,158,196	281,899
037-042	39	7	274,375	166,625	441,000	202,260
043-048	28	12	1,717,691	404,041	2,121,732	178,959
049-054	13	4	231,532	215,998	447,530	78,582
055-060	10	2	7,500	104,500	112,000	22,571
061-066	11	5	54,474	136,776	191,250	26,862
067-072	10	3	1,005,000	35,000	1,040,000	746,269
073-078	6	3	32,300	42,700	75,000	24,642
079-084	2	2	216,762	57,000	273,762	120,998
085-090	10	3	82,500	217,500	300,000	31,774
091-096	3	1	281	47,219	47,500	13,602
097-102	1					4,074
103-108	3	2	246,500		246,500	45,040
109-114	5	2	86,000	129,000	215,000	42,625
115-120	5	3	58,675	50,000	108,675	35,810
121-180	23	10	455,750	377,464	833,214	135,602
181-240	2	2	34,000	81,000	115,000	84,348
OVER 240	1					
TOTAL	1,885	683	25,715,967	22,450,163	48,241,130	10,685,203

TIME IN MONTHS	NO REPORTED INCIDENTS	NO PAID INCIDENTS	ECONOMIC DAMAGE	NON-ECONOMIC DAMAGE	INDEMNITY PAID	PAID ALLOCATED CLAIM EXPENSE
000-006	29%	30%	23%	35%	29%	19%
007-012	43%	46%	37%	49%	43%	32%
013-018	52%	56%	50%	60%	55%	42%
019-024	72%	77%	71%	78%	74%	66%
025-030	88%	88%	79%	89%	83%	80%
031-036	90%	91%	82%	90%	86%	83%
037-042	92%	92%	83%	91%	87%	85%
043-048	94%	93%	90%	93%	91%	86%
049-054	95%	94%	91%	94%	92%	87%
055-060	95%	94%	91%	94%	92%	87%
061-066	96%	95%	91%	95%	93%	87%
067-072	96%	95%	95%	95%	95%	94%
073-078	97%	96%	95%	95%	95%	95%
079-084	97%	96%	96%	95%	96%	96%
085-090	97%	97%	96%	95%	96%	96%
091-096	97%	97%	96%	97%	96%	96%
097-102	97%	97%	96%	97%	96%	96%
103-108	98%	97%	97%	97%	97%	97%
109-114	98%	97%	97%	97%	97%	97%
115-120	98%	98%	98%	97%	98%	97%
121-180	99%	99%	99%	99%	99%	99%
181-240	99%	100%	100%	100%	100%	100%
OVER 240	100%	100%	100%	100%	100%	100%

MISSOURI  
DEPARTMENT OF ECONOMIC DEVELOPMENT  
DIVISION OF INSURANCE  
TIME SUMMARY FROM INCIDENT TO REPORT  
CLAIMS CLOSED IN 1988  
PHYSICIANS

\*RELATED CLAIMS HAVE BEEN CONSOLIDATED AS ONE INCIDENT.  
CLAIMS CLOSED WITHOUT PAYMENT ARE INCLUDED.

TIME IN MONTHS	NO OF REPORTED INCIDENTS	NO OF PAID INCIDENTS	ECONOMIC DAMAGE	NON-ECONOMIC DAMAGE	INDEMNITY PAID	ALLOCATED CLAIM EXPNS PD
000-006	184	70	2,878,328	3,137,604	6,090,932	855,428
007-012	151	65	2,512,581	2,698,077	5,210,658	815,446
013-018	90	35	2,894,059	1,771,491	4,665,550	528,766
019-024	247	79	4,473,584	2,908,137	7,381,721	1,508,309
025-030	209	48	1,720,982	1,796,877	3,517,859	1,036,034
031-036	29	6	548,100	123,525	671,625	124,939
037-042	31	5	268,000	162,000	430,000	179,735
043-048	20	7	1,695,988	285,244	1,981,232	134,368
049-054	7	1	75,000		75,000	32,927
055-060	7	1	4,500	95,500	100,000	16,072
061-066	9	3	45,000	113,750	158,750	17,962
067-072	7	1	4,000		4,000	20,292
073-078	3	1	5,000	5,000	10,000	9,722
085-090	9	2	72,500	217,500	290,000	14,616
091-096	3	1	281	47,219	47,500	13,602
103-108	2	1	121,500		121,500	26,068
109-114	1					647
115-120	3	1	50,000	50,000	100,000	28,657
121-180	16	7	411,250	311,964	723,214	104,483
OVER 240	1					
TOTAL	1,029	334	17,780,653	13,723,888	31,579,541	5,468,073

TIME IN MONTHS	NO OF REPORTED INCIDENTS	NO OF PAID INCIDENTS	ECONOMIC DAMAGE	NON-ECONOMIC DAMAGE	INDEMNITY PAID	ALLOCATED CLAIM EXPNS PD
000-006	17%	20%	16%	22%	19%	15%
007-012	32%	40%	30%	42%	35%	30%
013-018	41%	50%	46%	55%	50%	40%
019-024	65%	74%	71%	76%	73%	67%
025-030	85%	88%	81%	89%	85%	86%
031-036	88%	90%	84%	90%	87%	89%
037-042	91%	92%	86%	91%	88%	92%
043-048	93%	94%	95%	93%	94%	94%
049-054	94%	94%	95%	93%	95%	95%
055-060	94%	94%	96%	94%	95%	95%
061-066	95%	95%	96%	95%	95%	96%
067-072	96%	96%	96%	95%	95%	96%
073-078	96%	96%	96%	95%	95%	96%
085-090	97%	97%	96%	97%	96%	96%
091-096	97%	97%	96%	97%	97%	97%
103-108	97%	97%	97%	97%	97%	97%
109-114	97%	97%	97%	97%	97%	97%
115-120	98%	97%	97%	97%	97%	98%
121-180	99%	100%	100%	100%	100%	100%
OVER 240	100%	100%	100%	100%	100%	100%

MISSOURI  
DEPARTMENT OF ECONOMIC DEVELOPMENT  
DIVISION OF INSURANCE  
TIME SUMMARY FROM INCIDENT TO REPORT  
CLAIMS CLOSED IN 1988  
HOSPITALS

\*RELATED CLAIMS HAVE BEEN CONSOLIDATED AS ONE INCIDENT.  
CLAIMS CLOSED WITHOUT PAYMENT ARE INCLUDED.

TIME IN MONTHS	NO OF REPORTED INCIDENTS	NO OF PAID INCIDENTS	ECONOMIC DAMAGE	NON-ECONOMIC DAMAGE	INDEMNITY PAID	ALLOCATED CLAIM EXPNS PD
000-006	320	109	2,941,153	3,941,128	6,882,281	1,113,438
007-012	89	35	922,521	519,129	1,441,650	547,396
013-018	51	20	336,058	349,041	685,099	417,241
019-024	122	49	898,351	1,133,470	2,031,821	1,027,905
025-030	56	18	285,577	435,265	720,842	334,869
031-036	13	8	226,941	253,380	480,321	136,453
037-042	7	1	5,500	2,000	7,500	21,121
043-048	1					14,472
049-054	4	2	151,532	200,998	352,530	9,446
055-060	1					
067-072	3	2	1,001,000	35,000	1,036,000	725,977
073-078	2	2	27,300	37,700	65,000	9,339
079-084	2	2	216,762	57,000	273,762	120,998
085-090	1	1	10,000		10,000	17,158
097-102	1					4,074
103-108	1	1	125,000		125,000	18,972
109-114	4	2	86,000	129,000	215,000	41,978
115-120	1	1	7,500		7,500	6,742
121-180	6	2	42,500	45,000	87,500	28,728
181-240	1	1	7,500	7,500	15,000	35,557
TOTAL	686	256	7,291,195	7,145,611	14,436,806	4,631,864

TIME IN MONTHS	NO OF REPORTED INCIDENTS	NO OF PAID INCIDENTS	ECONOMIC DAMAGE	NON-ECONOMIC DAMAGE	INDEMNITY PAID	ALLOCATED CLAIM EXPNS PD
000-006	46%	42%	40%	55%	47%	24%
007-012	59%	56%	52%	62%	57%	35%
013-018	67%	64%	57%	67%	62%	44%
019-024	84%	83%	69%	83%	76%	67%
025-030	93%	90%	73%	89%	81%	74%
031-036	94%	93%	76%	92%	84%	77%
037-042	95%	93%	77%	92%	84%	77%
043-048	96%	93%	77%	92%	84%	78%
049-054	96%	94%	79%	95%	87%	78%
055-060	96%	94%	79%	95%	87%	78%
067-072	97%	95%	92%	96%	94%	93%
073-078	97%	96%	93%	96%	94%	94%
079-084	97%	96%	96%	97%	96%	96%
085-090	97%	97%	96%	97%	96%	97%
097-102	98%	97%	96%	97%	96%	97%
103-108	98%	97%	98%	97%	97%	97%
109-114	98%	98%	99%	99%	99%	98%
115-120	98%	98%	99%	99%	99%	98%
121-180	99%	99%	99%	99%	99%	99%
181-240	100%	100%	100%	100%	100%	100%



MISSOURI  
DEPARTMENT OF ECONOMIC DEVELOPMENT  
DIVISION OF INSURANCE  
TIME SUMMARY FROM INCIDENT TO REPORT  
CLAIMS CLOSED IN 1987  
ALL CLAIMS

\*RELATED CLAIMS HAVE BEEN CONSOLIDATED AS ONE INCIDENT.  
CLAIMS CLOSED WITHOUT PAYMENT ARE INCLUDED.

TIME IN MONTHS	NO REPORTED INCIDENTS	NO PAID INCIDENTS	ECONOMIC DAMAGE	NON-ECONOMIC DAMAGE	INDEMNITY PAID	PAID ALLOCATED CLAIM EXPENSE
000-006	644	205	7,075,423	6,584,168	13,661,591	1,912,697
007-012	269	92	2,070,909	2,878,057	4,948,966	1,199,808
013-018	199	85	2,428,519	2,973,725	5,402,244	1,356,201
019-024	388	108	4,427,511	3,353,222	7,780,733	2,526,812
025-030	240	82	1,446,502	1,954,993	3,401,495	1,352,396
031-036	43	9	106,088	261,445	367,533	184,494
037-042	27	5	69,000	13,500	82,500	109,041
043-048	21	9	304,024	278,783	582,807	74,448
049-054	10	2	6,300	6,550	12,850	63,816
055-060	18	3	34,176	223,752	257,928	15,327
061-066	15	3	9,155	98,240	107,395	24,725
067-072	9					3,725
073-078	5	2	45,403	96,923	142,326	56,320
079-084	7	4	60,800	72,950	133,750	153,788
085-090	7	6	43,073	19,594	62,667	17,458
091-096	4	1		25,000	25,000	14,054
097-102	4	3	130,000	100,000	230,000	49,810
103-108	1					1,003
109-114	3	2	20,000	180,000	200,000	32,642
115-120	4	3	820,167	225,000	1,045,167	35,139
121-180	18	8	470,298	629,314	1,099,612	157,165
181-240	2					5,262
OVER 240	1	1	75,000		75,000	100,125
TOTAL	1,939	633	19,642,348	19,975,216	39,619,564	9,446,256

TIME IN MONTHS	NO REPORTED INCIDENTS	NO PAID INCIDENTS	ECONOMIC DAMAGE	NON-ECONOMIC DAMAGE	INDEMNITY PAID	PAID ALLOCATED CLAIM EXPENSE
000-006	33%	32%	36%	32%	34%	20%
007-012	47%	46%	46%	47%	46%	32%
013-018	57%	60%	58%	62%	60%	47%
019-024	77%	77%	81%	79%	80%	74%
025-030	89%	90%	88%	88%	88%	88%
031-036	91%	91%	89%	90%	89%	90%
037-042	93%	92%	89%	90%	89%	91%
043-048	94%	93%	91%	91%	91%	92%
049-054	94%	94%	91%	91%	91%	92%
055-060	95%	94%	91%	92%	92%	93%
061-066	96%	95%	91%	93%	92%	93%
067-072	97%	95%	91%	93%	92%	94%
073-078	97%	96%	92%	94%	93%	95%
079-084	97%	97%	92%	94%	93%	95%
085-090	98%	97%	92%	94%	93%	96%
091-096	98%	97%	92%	94%	93%	96%
097-102	98%	97%	92%	94%	93%	96%
103-108	98%	98%	93%	95%	94%	96%
109-114	98%	98%	93%	96%	97%	97%
115-120	99%	99%	99%	100%	99%	98%
121-180	99%	99%	99%	100%	99%	98%
181-240	99%	99%	99%	100%	99%	98%
OVER 240	100%	100%	100%	100%	100%	100%

MISSOURI  
DEPARTMENT OF ECONOMIC DEVELOPMENT  
DIVISION OF INSURANCE  
TIME SUMMARY FROM INCIDENT TO REPORT  
CLAIMS CLOSED IN 1987  
PHYSICIANS

\*RELATED CLAIMS HAVE BEEN CONSOLIDATED AS ONE INCIDENT.  
CLAIMS CLOSED WITHOUT PAYMENT ARE INCLUDED.

TIME IN MONTHS	NO OF REPORTED INCIDENTS	NO OF PAID INCIDENTS	ECONOMIC DAMAGE	NON-ECONOMIC DAMAGE	INDEMNITY PAID	ALLOCATED CLAIM EXPNS PD
000-006	167	66	4,953,560	3,330,722	8,284,282	854,256
007-012	128	42	1,141,061	1,422,401	2,563,462	789,762
013-018	115	47	1,812,152	2,382,838	4,194,990	826,773
019-024	248	76	3,673,936	2,852,995	6,526,931	1,655,179
025-030	153	48	755,231	1,147,348	1,902,579	760,578
031-036	29	7	98,588	257,278	355,866	146,464
037-042	17	3	62,500	5,000	67,500	66,054
043-048	11	4	295,000	275,000	570,000	51,645
049-054	6	1	3,000		3,000	36,503
055-060	15	2	26,248	202,752	229,000	13,712
061-066	10	1		2,500	2,500	7,037
067-072	7					3,692
073-078	1	1	5,113	19,887	25,000	1,046
079-084	3	1	10,000	20,000	30,000	135,055
085-090	4	3	34,563		34,563	7,436
091-096	1					5,366
097-102	4	3	130,000	100,000	230,000	49,810
103-108	1					1,003
115-120	1	1	50,000	150,000	200,000	18,670
121-180	11	5	201,050	66,450	267,500	78,791
181-240	2					5,262
OVER 240	1	1	75,000		75,000	100,125
TOTAL	935	312	13,327,002	12,235,171	25,562,173	5,614,219

TIME IN MONTHS	NO OF REPORTED INCIDENTS	NO OF PAID INCIDENTS	ECONOMIC DAMAGE	NON-ECONOMIC DAMAGE	INDEMNITY PAID	ALLOCATED CLAIM EXPNS PD
000-006	17%	21%	37%	27%	32%	15%
007-012	31%	34%	45%	38%	42%	29%
013-018	43%	49%	59%	58%	58%	44%
019-024	70%	74%	86%	81%	84%	73%
025-030	86%	89%	92%	91%	91%	87%
031-036	89%	91%	93%	93%	93%	89%
037-042	91%	92%	93%	93%	93%	90%
043-048	92%	93%	95%	95%	95%	91%
049-054	93%	94%	96%	95%	95%	92%
055-060	95%	94%	96%	97%	96%	92%
061-066	96%	95%	96%	97%	96%	92%
067-072	96%	95%	96%	97%	96%	92%
073-078	97%	95%	96%	97%	96%	92%
079-084	97%	95%	96%	97%	96%	95%
085-090	97%	96%	96%	97%	96%	95%
091-096	97%	96%	96%	97%	96%	95%
097-102	98%	97%	97%	98%	97%	96%
103-108	98%	97%	97%	98%	97%	96%
115-120	98%	98%	97%	99%	98%	96%
121-180	99%	99%	99%	100%	99%	98%
181-240	99%	99%	99%	100%	99%	98%
OVER 240	100%	100%	100%	100%	100%	100%

MISSOURI  
DEPARTMENT OF ECONOMIC DEVELOPMENT  
DIVISION OF INSURANCE  
TIME SUMMARY FROM INCIDENT TO REPORT  
CLAIMS CLOSED IN 1987  
HOSPITALS

\*RELATED CLAIMS HAVE BEEN CONSOLIDATED AS ONE INCIDENT.  
CLAIMS CLOSED WITHOUT PAYMENT ARE INCLUDED.

TIME IN MONTHS	NO OF REPORTED INCIDENTS	NO OF PAID INCIDENTS	ECONOMIC DAMAGE	NON-ECONOMIC DAMAGE	INDEMNITY PAID	ALLOCATED CLAIM EXPNS PD
000-006	409	106	1,793,382	2,623,293	4,418,675	943,466
007-012	105	34	843,321	1,281,756	2,125,077	344,331
013-018	55	23	404,469	345,535	750,004	414,104
019-024	114	23	710,839	462,208	1,173,047	793,027
025-030	60	22	589,435	574,565	1,164,000	492,783
031-036	8					26,401
037-042	4	1	5,000	5,000	10,000	21,262
043-048	5	3	4,524	1,783	6,307	18,803
049-054	3					27,313
055-060	3	1	7,928	21,000	28,928	1,615
061-066	4	1	7,500	95,740	103,240	15,532
067-072	1					33
073-078	3	1	40,290	77,036	117,326	55,274
079-084	3	2	50,800	49,450	100,250	17,075
085-090	1	1	1,290	1,710	3,000	7,743
091-096	2	1		25,000	25,000	8,688
109-114	3	2	20,000	180,000	200,000	32,642
115-120	3	2	770,167	75,000	845,167	16,469
121-180	6	3	269,248	562,864	832,112	78,374
TOTAL	792	226	5,518,193	6,381,940	11,902,133	3,314,935

TIME IN MONTHS	NO OF REPORTED INCIDENTS	NO OF PAID INCIDENTS	ECONOMIC DAMAGE	NON-ECONOMIC DAMAGE	INDEMNITY PAID	ALLOCATED CLAIM EXPNS PD
000-006	51%	46%	32%	41%	37%	28%
007-012	64%	61%	47%	61%	54%	38%
013-018	71%	72%	55%	66%	61%	51%
019-024	86%	82%	67%	73%	71%	75%
025-030	93%	92%	78%	82%	80%	90%
031-036	94%	92%	78%	82%	80%	90%
037-042	95%	92%	78%	82%	81%	91%
043-048	95%	93%	78%	82%	81%	92%
049-054	96%	93%	78%	82%	81%	92%
055-060	96%	94%	78%	83%	81%	93%
061-066	97%	94%	79%	84%	82%	93%
067-072	97%	94%	79%	84%	82%	93%
073-078	97%	95%	79%	85%	83%	95%
079-084	98%	96%	80%	86%	83%	95%
085-090	98%	96%	80%	86%	84%	95%
091-096	98%	96%	80%	87%	84%	96%
109-114	98%	97%	81%	90%	85%	97%
115-120	99%	98%	95%	91%	93%	97%
121-180	100%	100%	100%	100%	100%	100%

MISSOURI  
DEPARTMENT OF ECONOMIC DEVELOPMENT  
DIVISION OF INSURANCE  
TIME SUMMARY FROM INCIDENT TO REPORT  
CLAIMS CLOSED IN 1986  
ALL CLAIMS

\*RELATED CLAIMS HAVE BEEN CONSOLIDATED AS ONE INCIDENT.  
CLAIMS CLOSED WITHOUT PAYMENT ARE INCLUDED.

TIME IN MONTHS	NO REPORTED INCIDENTS	NO PAID INCIDENTS	ECONOMIC DAMAGE	NON-ECONOMIC DAMAGE	INDEMNITY PAID	PAID ALLOCATED CLAIM EXPENSE
000-006	772	216	1,248,939	1,679,169	16,674,102	1,954,546
007-012	238	101	1,437,152	1,219,891	4,973,181	1,033,052
013-018	192	77	1,827,997	1,737,373	6,281,955	1,112,198
019-024	444	151	2,326,990	3,062,704	15,355,717	3,071,198
025-030	250	67	1,807,915	768,467	6,705,130	1,004,399
031-036	48	13	7,500	200,000	457,240	178,175
037-042	33	11	420,295	244,705	1,265,359	136,424
043-048	15	6	52,500		185,000	75,091
049-054	18	9	5,750	236,750	1,094,500	97,941
055-060	7	1	40,000		40,000	10,412
061-066	12	5	6,398	20,702	92,350	100,249
067-072	4	2			211,250	827
073-078	2	2	5,000	15,000	35,000	19,337
079-084	5	3	47,459	105,177	165,136	3,109
091-096	1	1	15,000		15,000	26,890
097-102	3	1			3,500	
103-108	2	1	100,000		100,000	2,030
115-120	3	1			15,000	13,645
121-180	20	9	99,161	124,161	992,823	146,579
181-240	3	1			133,750	22,274
OVER 240	1					
TOTAL	2,073	678	9,448,056	9,414,099	54,795,993	9,008,376

TIME IN MONTHS	NO REPORTED INCIDENTS	NO PAID INCIDENTS	ECONOMIC DAMAGE	NON-ECONOMIC DAMAGE	INDEMNITY PAID	PAID ALLOCATED CLAIM EXPENSE
000-006	37%	31%	13%	17%	30%	21%
007-012	48%	46%	28%	30%	39%	33%
013-018	57%	58%	47%	49%	50%	45%
019-024	79%	80%	72%	81%	78%	79%
025-030	91%	90%	91%	89%	91%	90%
031-036	93%	92%	91%	92%	92%	92%
037-042	95%	93%	96%	94%	94%	94%
043-048	96%	94%	96%	94%	94%	95%
049-054	96%	96%	96%	97%	96%	96%
055-060	97%	96%	97%	97%	96%	96%
061-066	97%	96%	97%	97%	96%	97%
067-072	98%	97%	97%	97%	97%	97%
073-078	98%	97%	97%	97%	97%	97%
079-084	98%	97%	97%	98%	97%	97%
091-096	98%	98%	97%	98%	97%	97%
097-102	98%	98%	97%	98%	97%	97%
103-108	98%	98%	98%	98%	97%	97%
115-120	98%	98%	98%	98%	97%	98%
121-180	99%	99%	100%	100%	99%	99%
181-240	99%	100%	100%	100%	100%	100%
OVER 240	100%	100%	100%	100%	100%	100%

MISSOURI  
DEPARTMENT OF ECONOMIC DEVELOPMENT  
DIVISION OF INSURANCE  
TIME SUMMARY FROM INCIDENT TO REPORT  
CLAIMS CLOSED IN 1986  
PHYSICIANS

\*RELATED CLAIMS HAVE BEEN CONSOLIDATED AS ONE INCIDENT.  
CLAIMS CLOSED WITHOUT PAYMENT ARE INCLUDED.

TIME IN MONTHS	NO OF REPORTED INCIDENTS	NO OF PAID INCIDENTS	ECONOMIC DAMAGE	NON-ECONOMIC DAMAGE	INDEMNITY PAID	ALLOCATED CLAIM EXPNS PD
000-006	197	75	689,357	471,574	7,107,916	794,752
007-012	119	52	859,845	975,232	3,141,435	656,367
013-018	115	50	326,890	664,373	2,388,056	568,106
019-024	295	90	1,040,996	1,465,804	7,076,603	1,722,814
025-030	194	46	1,508,559	754,234	6,208,147	757,629
031-036	30	8	7,500	200,000	320,250	62,963
037-042	22	8	397,795	222,205	860,000	126,088
043-048	9	3	2,500		72,500	66,053
049-054	12	6	5,750	156,750	857,500	60,021
055-060	1					
061-066	6	2		2,100	52,100	80,133
067-072	1	1			200,000	37
073-078	1	1			15,000	16,269
079-084	3	1	42,959	105,177	148,136	2,276
097-102	2					
103-108	2	1	100,000		100,000	2,030
115-120	3	1			15,000	13,645
121-180	15	6		25,000	271,501	80,023
181-240	2	1			133,750	22,274
OVER 240	1					
TOTAL	1,030	352	4,982,151	5,042,449	28,967,894	5,031,480

TIME IN MONTHS	NO OF REPORTED INCIDENTS	NO OF PAID INCIDENTS	ECONOMIC DAMAGE	NON-ECONOMIC DAMAGE	INDEMNITY PAID	ALLOCATED CLAIM EXPNS PD
000-006	19%	21%	13%	9%	24%	15%
007-012	30%	36%	31%	28%	35%	28%
013-018	41%	50%	37%	41%	43%	40%
019-024	70%	75%	58%	70%	68%	74%
025-030	89%	88%	88%	85%	89%	89%
031-036	92%	91%	88%	89%	90%	90%
037-042	94%	93%	96%	94%	93%	93%
043-048	95%	94%	97%	94%	93%	94%
049-054	96%	96%	97%	94%	96%	95%
055-060	96%	96%	97%	97%	96%	95%
061-066	97%	96%	97%	97%	96%	97%
067-072	97%	96%	97%	97%	97%	97%
073-078	97%	97%	97%	97%	97%	97%
079-084	97%	97%	97%	99%	96%	97%
097-102	97%	97%	97%	99%	98%	97%
103-108	97%	97%	100%	99%	98%	97%
115-120	98%	98%	100%	99%	98%	97%
121-180	99%	99%	100%	100%	99%	99%
181-240	99%	100%	100%	100%	100%	100%
OVER 240	100%	100%	100%	100%	100%	100%

MISSOURI  
DEPARTMENT OF ECONOMIC DEVELOPMENT  
DIVISION OF INSURANCE  
TIME SUMMARY FROM INCIDENT TO REPORT  
CLAIMS CLOSED IN 1986  
HOSPITALS

\*RELATED CLAIMS HAVE BEEN CONSOLIDATED AS ONE INCIDENT.  
CLAIMS CLOSED WITHOUT PAYMENT ARE INCLUDED.

TIME IN MONTHS	NO OF REPORTED INCIDENTS	NO OF PAID INCIDENTS	ECONOMIC DAMAGE	NON-ECONOMIC DAMAGE	INDEMNITY PAID	ALLOCATED CLAIM EXPNS PD
000-006	492	101	432,810	804,168	8,029,161	1,027,786
007-012	92	29	404,940	239,658	1,598,509	325,141
013-018	55	19	1,357,200	1,066,800	3,732,250	442,526
019-024	119	43	1,235,586	1,522,500	7,628,975	1,246,886
025-030	42	12	225,839		263,233	215,785
031-036	10	3			81,490	82,781
037-042	6	2	22,500	22,500	395,359	7,677
043-048	3	1			25,000	2,331
049-054	4	2		80,000	236,000	37,920
055-060	5	1	40,000		40,000	10,412
061-066	2					16,200
067-072	2					
091-096	1	1	15,000		15,000	26,890
121-180	4	3	99,161	99,161	721,322	61,892
TOTAL	837	217	3,833,036	3,834,787	22,766,299	3,504,227

TIME IN MONTHS	NO OF REPORTED INCIDENTS	NO OF PAID INCIDENTS	ECONOMIC DAMAGE	NON-ECONOMIC DAMAGE	INDEMNITY PAID	ALLOCATED CLAIM EXPNS PD
000-006	58%	46%	11%	20%	35%	29%
007-012	69%	59%	21%	27%	42%	38%
013-018	76%	68%	57%	55%	58%	51%
019-024	90%	88%	89%	94%	92%	86%
025-030	95%	94%	95%	94%	93%	92%
031-036	96%	95%	95%	94%	93%	95%
037-042	97%	96%	95%	95%	95%	95%
043-048	97%	96%	95%	95%	95%	95%
049-054	98%	97%	95%	97%	96%	96%
055-060	98%	98%	97%	97%	96%	97%
061-066	99%	98%	97%	97%	96%	97%
067-072	99%	98%	97%	97%	96%	97%
091-096	99%	98%	97%	97%	96%	98%
121-180	100%	100%	100%	100%	100%	100%

TABLE V

**Time Summary from Incident to Closure  
(Amounts Limited to \$100,000)**

As in the prior tables, we have the time distribution presented here for the history of each claim from the date on which the event causing the loss occurred to the date on which the claim was fully resolved by the insurance company; i.e., the date of closure. This time lag represents the full life of the claim and is very significant as to the need for insurers to develop adequate loss reserves so that they can predict what the ultimate losses will be for risks generating a set premium at the beginning of the exposure period. This time lag is important both for the number of claims (frequency) and for the amount of loss (severity), remembering that generally the large losses take longer to mature and are harder to predict.

In this table, claims are held to a maximum value of \$100,000 as a statistical cutoff device to moderate degree of skew.



MISSOURI  
DEPARTMENT OF ECONOMIC DEVELOPMENT  
DIVISION OF INSURANCE  
TIME SUMMARY FROM INCIDENT TO CLOSURE  
CLAIMS CLOSED IN 1988  
ALL CLAIMS

\*RELATED CLAIMS HAVE BEEN CONSOLIDATED AS ONE INCIDENT.  
CLAIMS CLOSED WITHOUT PAYMENT ARE INCLUDED.  
AMOUNTS FOR EACH INCIDENT HAVE BEEN LIMITED TO \$100,000.

TIME IN MONTHS	NO REPORTED INCIDENTS	NO PAID INCIDENTS	INDEMNITY PAID	PAID ALLOCATED CLAIM EXPENSE
000-006	100	27	197,984	21,886
007-012	139	45	770,795	22,342
013-018	125	35	833,330	33,898
019-024	139	57	1,857,559	217,125
025-030	188	34	1,476,775	238,113
031-036	144	45	1,384,453	436,401
037-042	151	59	2,784,168	794,431
043-048	161	71	2,553,389	1,140,791
049-054	141	62	1,958,450	1,132,137
055-060	159	58	3,054,100	1,271,197
061-066	119	52	2,320,749	1,191,738
067-072	60	23	1,037,548	578,343
073-078	50	20	921,607	637,738
079-084	53	22	866,550	636,440
085-090	40	22	1,073,828	433,896
091-096	37	19	855,164	1,082,008
097-102	11	2	101,000	186,918
103-108	6	2	110,000	45,639
109-114	6			2,641
115-120	8	3	25,000	80,780
121-180	42	21	1,341,675	394,139
181-240	4	3	122,500	71,045
OVER 240	2	1	15,000	35,557
TOTAL	1,885	683	25,661,624	10,685,203

TIME IN MONTHS	NO REPORTED INCIDENTS	NO PAID INCIDENTS	INDEMNITY PAID	PAID ALLOCATED CLAIM EXPENSE
000-006	5%	3%	%	%
007-012	12%	10%	3%	%
013-018	19%	15%	7%	%
019-024	26%	24%	14%	2%
025-030	36%	28%	20%	4%
031-036	44%	35%	25%	9%
037-042	52%	44%	36%	16%
043-048	60%	54%	46%	27%
049-054	68%	63%	53%	37%
055-060	76%	72%	65%	49%
061-066	83%	79%	74%	60%
067-072	86%	83%	78%	66%
073-078	88%	86%	82%	72%
079-084	91%	89%	85%	78%
085-090	93%	92%	89%	82%
091-096	95%	95%	93%	92%
097-102	96%	95%	93%	94%
103-108	96%	95%	94%	94%
109-114	97%	95%	94%	94%
115-120	97%	96%	94%	95%
121-180	99%	99%	99%	99%
181-240	99%	99%	99%	99%
OVER 240	100%	100%	100%	100%

MISSOURI  
DEPARTMENT OF ECONOMIC DEVELOPMENT  
DIVISION OF INSURANCE  
TIME SUMMARY FROM INCIDENT TO CLOSURE  
CLAIMS CLOSED IN 1988  
PHYSICIANS

\*RELATED CLAIMS HAVE BEEN CONSOLIDATED AS ONE INCIDENT.  
CLAIMS CLOSED WITHOUT PAYMENT ARE INCLUDED.  
AMOUNTS FOR EACH INCIDENT HAVE BEEN LIMITED TO \$100,000.

TIME IN MONTHS	NO OF REPORTED INCIDENTS	NO OF PAID INCIDENTS	INDEMNITY PAID	ALLOCATED CLAIM EXPNS PD
000-006	13	4	9,500	11,173
007-012	41	16	420,250	7,838
013-018	48	11	533,750	22,268
019-024	64	24	838,653	107,776
025-030	113	22	1,111,742	181,972
031-036	84	22	1,112,834	298,480
037-042	88	28	1,716,000	345,721
043-048	101	40	1,691,372	660,863
049-054	84	28	1,021,083	570,838
055-060	116	37	2,485,000	790,073
061-066	71	28	1,606,124	651,837
067-072	42	14	731,048	343,977
073-078	33	9	579,500	374,595
079-084	30	10	553,800	273,109
085-090	28	16	907,161	293,588
091-096	23	9	320,664	168,117
097-102	6			113,205
103-108	4	1	75,000	23,439
109-114	6			2,641
115-120	4	1	10,000	28,389
121-180	29	14	930,500	198,174
OVER 240	1			
TOTAL	1,029	334	16,653,981	5,468,073

TIME IN MONTHS	NO OF REPORTED INCIDENTS	NO OF PAID INCIDENTS	INDEMNITY PAID	ALLOCATED CLAIM EXPNS PD
000-006	1%	1%	%	%
007-012	5%	5%	2%	%
013-018	9%	9%	5%	%
019-024	16%	16%	10%	2%
025-030	27%	23%	17%	6%
031-036	35%	29%	24%	11%
037-042	43%	38%	34%	17%
043-048	53%	50%	44%	29%
049-054	61%	58%	50%	40%
055-060	73%	69%	65%	54%
061-066	79%	77%	75%	66%
067-072	84%	82%	79%	73%
073-078	87%	84%	83%	79%
079-084	90%	87%	86%	84%
085-090	92%	92%	91%	90%
091-096	95%	95%	93%	93%
097-102	95%	95%	93%	95%
103-108	96%	95%	94%	95%
109-114	96%	95%	94%	95%
115-120	97%	95%	94%	96%
121-180	99%	100%	100%	100%
OVER 240	100%	100%	100%	100%

MISSOURI  
DEPARTMENT OF ECONOMIC DEVELOPMENT  
DIVISION OF INSURANCE  
TIME SUMMARY FROM INCIDENT TO CLOSURE  
CLAIMS CLOSED IN 1988  
HOSPITALS

\*RELATED CLAIMS HAVE BEEN CONSOLIDATED AS ONE INCIDENT.  
CLAIMS CLOSED WITHOUT PAYMENT ARE INCLUDED.  
AMOUNTS FOR EACH INCIDENT HAVE BEEN LIMITED TO \$100,000.

TIME IN MONTHS	NO OF REPORTED INCIDENTS	NO OF PAID INCIDENTS	INDEMNITY PAID	ALLOCATED CLAIM EXPNS PD
000-006	75	16	147,872	9,727
007-012	82	22	341,348	12,835
013-018	62	18	255,080	10,997
019-024	55	20	663,925	77,284
025-030	64	9	279,033	54,455
031-036	45	15	117,494	96,774
037-042	50	24	995,318	411,686
043-048	46	24	776,267	406,721
049-054	43	25	723,367	482,471
055-060	36	18	508,100	441,157
061-066	38	16	459,875	453,942
067-072	14	7	229,000	203,213
073-078	11	6	219,607	199,435
079-084	19	10	295,750	342,267
085-090	10	5	164,667	133,252
091-096	12	9	522,500	903,050
097-102	3	1	100,000	67,033
103-108	2	1	35,000	22,200
115-120	4	2	15,000	52,391
121-180	11	5	387,500	193,163
181-240	3	2	22,500	22,254
OVER 240	1	1	15,000	35,557
TOTAL	686	256	7,274,203	4,631,864

TIME IN MONTHS	NO OF REPORTED INCIDENTS	NO OF PAID INCIDENTS	INDEMNITY PAID	ALLOCATED CLAIM EXPNS PD
000-006	10%	6%	2%	%
007-012	22%	14%	6%	%
013-018	31%	21%	10%	%
019-024	39%	29%	19%	2%
025-030	49%	33%	23%	3%
031-036	55%	39%	24%	5%
037-042	63%	48%	38%	14%
043-048	69%	57%	49%	23%
049-054	76%	67%	59%	33%
055-060	81%	74%	66%	43%
061-066	86%	80%	72%	53%
067-072	88%	83%	75%	57%
073-078	90%	85%	78%	61%
079-084	93%	89%	82%	69%
085-090	94%	91%	84%	72%
091-096	96%	95%	92%	91%
097-102	96%	95%	93%	92%
103-108	97%	96%	93%	93%
115-120	97%	96%	94%	94%
121-180	99%	98%	99%	98%
181-240	99%	99%	99%	99%
OVER 240	100%	100%	100%	100%

MISSOURI  
DEPARTMENT OF ECONOMIC DEVELOPMENT  
DIVISION OF INSURANCE  
TIME SUMMARY FROM INCIDENT TO CLOSURE  
CLAIMS CLOSED IN 1987  
ALL CLAIMS

\*RELATED CLAIMS HAVE BEEN CONSOLIDATED AS ONE INCIDENT.  
CLAIMS CLOSED WITHOUT PAYMENT ARE INCLUDED.  
AMOUNTS FOR EACH INCIDENT HAVE BEEN LIMITED TO \$100,000.

TIME IN MONTHS	NO REPORTED INCIDENTS	NO PAID INCIDENTS	INDEMNITY PAID	PAID ALLOCATED CLAIM EXPENSE
000-006	110	32	189,953	2,107
007-012	209	56	1,003,246	41,955
013-018	156	36	609,175	56,489
019-024	137	53	1,635,093	248,571
025-030	153	38	918,110	216,555
031-036	128	46	1,172,665	413,997
037-042	152	67	2,886,941	826,766
043-048	149	59	1,967,828	1,111,775
049-054	156	63	2,295,027	1,157,866
055-060	178	51	1,933,132	1,277,197
061-066	113	39	1,691,352	769,324
067-072	70	10	276,405	615,926
073-078	49	14	420,200	640,048
079-084	47	11	772,500	518,798
085-090	31	8	292,000	172,553
091-096	18	3	170,000	228,156
097-102	15	8	312,541	285,476
103-108	10	7	414,750	111,861
109-114	9	5	157,750	25,737
115-120	8	3	106,500	71,571
121-180	30	17	943,563	433,949
181-240	9	6	550,000	114,192
OVER 240	2	1	75,000	105,387
TOTAL	1,939	633	20,793,731	9,446,256

TIME IN MONTHS	NO REPORTED INCIDENTS	NO PAID INCIDENTS	INDEMNITY PAID	PAID ALLOCATED CLAIM EXPENSE
000-006	5%	5%	%	%
007-012	16%	13%	5%	%
013-018	24%	19%	8%	1%
019-024	31%	27%	16%	3%
025-030	39%	33%	20%	5%
031-036	46%	41%	26%	10%
037-042	53%	51%	40%	19%
043-048	61%	61%	49%	30%
049-054	69%	71%	60%	43%
055-060	78%	79%	70%	56%
061-066	84%	85%	78%	64%
067-072	88%	86%	79%	71%
073-078	90%	89%	81%	78%
079-084	93%	90%	85%	83%
085-090	94%	92%	86%	85%
091-096	95%	92%	87%	87%
097-102	96%	93%	89%	90%
103-108	97%	94%	91%	92%
109-114	97%	95%	91%	92%
115-120	97%	96%	92%	93%
121-180	99%	98%	96%	97%
181-240	99%	99%	99%	98%
OVER 240	100%	100%	100%	100%

MISSOURI  
DEPARTMENT OF ECONOMIC DEVELOPMENT  
DIVISION OF INSURANCE  
TIME SUMMARY FROM INCIDENT TO CLOSURE  
CLAIMS CLOSED IN 1987  
PHYSICIANS

\*RELATED CLAIMS HAVE BEEN CONSOLIDATED AS ONE INCIDENT.  
CLAIMS CLOSED WITHOUT PAYMENT ARE INCLUDED.  
AMOUNTS FOR EACH INCIDENT HAVE BEEN LIMITED TO \$100,000.

TIME IN MONTHS	NO OF REPORTED INCIDENTS	NO OF PAID INCIDENTS	INDEMNITY PAID	ALLOCATED CLAIM EXPNS PD
000-006	8	4	31,013	335
007-012	45	13	354,000	25,115
013-018	37	11	319,250	35,912
019-024	46	21	993,166	155,730
025-030	87	22	672,066	115,307
031-036	58	21	657,480	149,722
037-042	94	41	2,053,024	447,347
043-048	88	37	1,400,659	595,082
049-054	96	33	1,600,079	664,030
055-060	114	32	1,498,250	818,447
061-066	76	24	1,070,800	455,040
067-072	38	4	222,500	355,536
073-078	32	8	336,500	438,240
079-084	32	6	495,000	351,399
085-090	27	7	287,000	152,244
091-096	13	2	70,000	180,507
097-102	9	4	132,437	171,904
103-108	5	5	333,500	62,159
109-114	7	3	75,000	17,042
121-180	19	12	637,563	316,352
181-240	2	1	50,000	1,382
OVER 240	2	1	75,000	105,387
TOTAL	935	312	13,364,287	5,614,219

TIME IN MONTHS	NO OF REPORTED INCIDENTS	NO OF PAID INCIDENTS	INDEMNITY PAID	ALLOCATED CLAIM EXPNS PD
000-006	%	1%	%	%
007-012	5%	5%	2%	%
013-018	9%	8%	5%	1%
019-024	14%	15%	12%	3%
025-030	23%	22%	17%	5%
031-036	30%	29%	22%	8%
037-042	40%	42%	38%	16%
043-048	49%	54%	48%	27%
049-054	59%	65%	60%	38%
055-060	71%	75%	71%	53%
061-066	80%	83%	79%	61%
067-072	84%	84%	81%	67%
073-078	87%	86%	83%	75%
079-084	91%	88%	87%	82%
085-090	93%	91%	89%	84%
091-096	95%	91%	90%	87%
097-102	96%	92%	91%	91%
103-108	96%	94%	93%	92%
109-114	97%	95%	94%	92%
121-180	99%	99%	99%	98%
181-240	99%	99%	99%	98%
OVER 240	100%	100%	100%	100%

MISSOURI  
DEPARTMENT OF ECONOMIC DEVELOPMENT  
DIVISION OF INSURANCE  
TIME SUMMARY FROM INCIDENT TO CLOSURE  
CLAIMS CLOSED IN 1987  
HOSPITALS

\*RELATED CLAIMS HAVE BEEN CONSOLIDATED AS ONE INCIDENT.  
CLAIMS CLOSED WITHOUT PAYMENT ARE INCLUDED.  
AMOUNTS FOR EACH INCIDENT HAVE BEEN LIMITED TO \$100,000.

TIME IN MONTHS	NO OF REPORTED INCIDENTS	NO OF PAID INCIDENTS	INDEMNITY PAID	ALLOCATED CLAIM EXPNS PD
000-006	80	17	103,941	1,407
007-012	137	32	507,808	10,278
013-018	100	17	236,425	18,099
019-024	73	23	465,704	65,025
025-030	50	10	108,044	83,882
031-036	56	18	272,885	210,271
037-042	41	17	593,250	318,497
043-048	41	12	395,003	439,936
049-054	47	20	568,900	435,038
055-060	45	16	416,715	419,139
061-066	30	12	415,552	263,336
067-072	25	3	39,750	222,657
073-078	13	6	83,700	181,444
079-084	13	4	177,500	152,958
085-090	4	1	5,000	20,309
091-096	5	1	100,000	47,649
097-102	5	3	162,500	113,159
103-108	4	2	81,250	49,702
109-114	1	1	75,250	6,829
115-120	5	1	3,000	24,913
121-180	10	5	306,000	117,597
181-240	7	5	500,000	112,810
TOTAL	792	226	5,618,177	3,314,935

TIME IN MONTHS	NO OF REPORTED INCIDENTS	NO OF PAID INCIDENTS	INDEMNITY PAID	ALLOCATED CLAIM EXPNS PD
000-006	10%	7%	1%	%
007-012	27%	21%	10%	%
013-018	40%	29%	15%	%
019-024	49%	39%	23%	2%
025-030	55%	43%	25%	5%
031-036	62%	51%	30%	11%
037-042	67%	59%	40%	21%
043-048	72%	64%	47%	34%
049-054	78%	73%	57%	47%
055-060	84%	80%	65%	60%
061-066	88%	85%	72%	68%
067-072	91%	87%	73%	75%
073-078	93%	89%	74%	80%
079-084	94%	91%	78%	85%
085-090	95%	92%	78%	85%
091-096	95%	92%	79%	87%
097-102	96%	93%	82%	90%
103-108	97%	94%	84%	92%
109-114	97%	95%	85%	92%
115-120	97%	95%	85%	93%
121-180	99%	97%	91%	96%
181-240	100%	100%	100%	100%

MISSOURI  
DEPARTMENT OF ECONOMIC DEVELOPMENT  
DIVISION OF INSURANCE  
TIME SUMMARY FROM INCIDENT TO CLOSURE  
CLAIMS CLOSED IN 1986  
ALL CLAIMS

\*RELATED CLAIMS HAVE BEEN CONSOLIDATED AS ONE INCIDENT.  
CLAIMS CLOSED WITHOUT PAYMENT ARE INCLUDED.  
AMOUNTS FOR EACH INCIDENT HAVE BEEN LIMITED TO \$100,000.

TIME IN MONTHS	NO REPORTED INCIDENTS	NO PAID INCIDENTS	INDEMNITY PAID	PAID ALLOCATED CLAIM EXPENSE
000-006	179	49	572,654	5,493
007-012	312	65	1,171,270	147,411
013-018	140	43	809,061	106,419
019-024	123	48	1,097,520	153,705
025-030	163	43	1,058,602	297,336
031-036	141	51	2,189,122	616,853
037-042	170	55	2,062,535	903,971
043-048	161	72	2,767,201	1,207,536
049-054	171	72	3,928,062	1,295,692
055-060	142	49	2,379,484	935,075
061-066	130	44	2,203,313	819,067
067-072	72	27	1,112,705	658,233
073-078	35	10	216,690	486,021
079-084	37	16	754,850	303,404
085-090	22	6	317,000	330,786
091-096	11	2	200,000	142,201
097-102	14	7	241,300	136,080
103-108	5	1	100,000	55,915
109-114	5	1	100,000	28,155
115-120	3	2	40,000	47,085
121-180	23	10	654,000	204,266
181-240	13	5	382,501	127,672
OVER 240	1			
TOTAL	2,073	678	24,357,870	9,008,376

TIME IN MONTHS	NO REPORTED INCIDENTS	NO PAID INCIDENTS	INDEMNITY PAID	PAID ALLOCATED CLAIM EXPENSE
000-006	8%	7%	2%	%
007-012	23%	16%	7%	1%
013-018	30%	23%	10%	2%
019-024	36%	30%	14%	4%
025-030	44%	36%	19%	7%
031-036	51%	44%	28%	14%
037-042	59%	52%	36%	24%
043-048	67%	62%	48%	38%
049-054	75%	73%	64%	52%
055-060	82%	80%	74%	62%
061-066	88%	87%	83%	72%
067-072	91%	91%	87%	79%
073-078	93%	92%	88%	84%
079-084	95%	94%	91%	88%
085-090	96%	95%	92%	91%
091-096	96%	96%	93%	93%
097-102	97%	97%	94%	94%
103-108	97%	97%	95%	95%
109-114	98%	97%	95%	95%
115-120	98%	97%	95%	96%
121-180	99%	99%	98%	98%
181-240	99%	100%	100%	100%
OVER 240	100%	100%	100%	100%

MISSOURI  
DEPARTMENT OF ECONOMIC DEVELOPMENT  
DIVISION OF INSURANCE  
TIME SUMMARY FROM INCIDENT TO CLOSURE  
CLAIMS CLOSED IN 1986  
PHYSICIANS

\*RELATED CLAIMS HAVE BEEN CONSOLIDATED AS ONE INCIDENT.  
CLAIMS CLOSED WITHOUT PAYMENT ARE INCLUDED.  
AMOUNTS FOR EACH INCIDENT HAVE BEEN LIMITED TO \$100,000.

TIME IN MONTHS	NO OF REPORTED INCIDENTS	NO OF PAID INCIDENTS	INDEMNITY PAID	ALLOCATED CLAIM EXPNS PD
000-006	27	11	283,940	4,304
007-012	65	26	704,825	111,073
013-018	42	16	214,150	12,315
019-024	52	21	629,454	66,483
025-030	71	18	359,750	140,059
031-036	80	25	1,315,750	210,150
037-042	113	35	1,417,337	596,633
043-048	105	42	1,882,419	648,595
049-054	114	47	3,021,612	755,507
055-060	99	28	1,387,000	541,813
061-066	97	30	1,796,304	478,828
067-072	46	15	700,533	476,870
073-078	21	7	71,690	236,625
079-084	26	12	670,100	212,108
085-090	16	2	175,000	105,390
091-096	9	1	100,000	111,840
097-102	9	5	235,000	99,474
103-108	3			1,235
109-114	5	1	100,000	28,155
115-120	1			9,087
121-180	20	7	354,000	123,820
181-240	8	3	182,501	61,116
OVER 240	1			
TOTAL	1,030	352	15,601,365	5,031,480

TIME IN MONTHS	NO OF REPORTED INCIDENTS	NO OF PAID INCIDENTS	INDEMNITY PAID	ALLOCATED CLAIM EXPNS PD
000-006	2%	3%	1%	%
007-012	8%	10%	6%	2%
013-018	13%	15%	7%	2%
019-024	18%	21%	11%	3%
025-030	24%	26%	14%	6%
031-036	32%	33%	22%	10%
037-042	43%	43%	31%	22%
043-048	53%	55%	43%	35%
049-054	64%	68%	63%	50%
055-060	74%	76%	71%	61%
061-066	83%	84%	83%	70%
067-072	88%	89%	87%	80%
073-078	90%	91%	88%	85%
079-084	93%	94%	92%	89%
085-090	94%	95%	93%	91%
091-096	95%	95%	94%	93%
097-102	96%	96%	95%	95%
103-108	96%	96%	95%	95%
109-114	97%	97%	96%	96%
115-120	97%	97%	96%	96%
121-180	99%	99%	98%	98%
181-240	99%	100%	100%	100%
OVER 240	100%	100%	100%	100%



MISSOURI  
DEPARTMENT OF ECONOMIC DEVELOPMENT  
DIVISION OF INSURANCE  
TIME SUMMARY FROM INCIDENT TO CLOSURE  
CLAIMS CLOSED IN 1986  
HOSPITALS

\*RELATED CLAIMS HAVE BEEN CONSOLIDATED AS ONE INCIDENT.  
CLAIMS CLOSED WITHOUT PAYMENT ARE INCLUDED.  
AMOUNTS FOR EACH INCIDENT HAVE BEEN LIMITED TO \$100,000.

TIME IN MONTHS	NO OF REPORTED INCIDENTS	NO OF PAID INCIDENTS	INDEMNITY PAID	ALLOCATED CLAIM EXPNS PD
000-006	117	22	235,022	788
007-012	219	25	405,820	23,953
013-018	84	18	538,698	91,964
019-024	56	18	348,983	56,984
025-030	69	15	377,927	120,478
031-036	47	20	644,172	382,938
037-042	42	12	468,490	253,833
043-048	43	20	509,813	466,147
049-054	44	17	630,950	468,830
055-060	34	16	915,984	379,675
061-066	26	11	286,759	280,617
067-072	18	7	370,700	156,668
073-078	14	3	145,000	249,396
079-084	7	2	53,500	79,149
085-090	3	1	100,000	223,301
091-096	1	1	100,000	26,261
097-102	3	1	2,800	8,229
103-108	2	1	100,000	54,680
115-120	2	2	40,000	37,998
121-180	3	3	300,000	80,446
181-240	3	2	200,000	61,892
TOTAL	837	217	6,774,618	3,504,227

TIME IN MONTHS	NO OF REPORTED INCIDENTS	NO OF PAID INCIDENTS	INDEMNITY PAID	ALLOCATED CLAIM EXPNS PD
000-006	13%	10%	3%	%
007-012	40%	21%	9%	%
013-018	50%	29%	17%	3%
019-024	56%	38%	22%	4%
025-030	65%	45%	28%	8%
031-036	70%	54%	37%	19%
037-042	75%	59%	44%	26%
043-048	80%	69%	52%	39%
049-054	86%	76%	61%	53%
055-060	90%	84%	74%	64%
061-066	93%	89%	79%	72%
067-072	95%	92%	84%	76%
073-078	97%	94%	86%	83%
079-084	97%	94%	87%	85%
085-090	98%	95%	89%	92%
091-096	98%	95%	90%	93%
097-102	98%	96%	92%	94%
103-108	99%	96%	92%	95%
115-120	99%	97%	92%	95%
121-180	99%	99%	97%	98%
181-240	100%	100%	100%	100%

TABLE VI

Time Summary from Incident to Closure  
(No Limits on Amounts)

Just as in the prior tables, this table is for the full life of the claim but no dollar limit is imposed on the losses to control the skewness. We can see that for all claims in 1988, 96% of the paid claims are closed by the 10th year, this represents 95% of the indemnity.

MISSOURI  
DEPARTMENT OF ECONOMIC DEVELOPMENT  
DIVISION OF INSURANCE  
TIME SUMMARY FROM INCIDENT TO CLOSURE  
CLAIMS CLOSED IN 1988  
ALL CLAIMS

\*RELATED CLAIMS HAVE BEEN CONSOLIDATED AS ONE INCIDENT.  
CLAIMS CLOSED WITHOUT PAYMENT ARE INCLUDED.

TIME IN MONTHS	NO REPORTED INCIDENTS	NO PAID INCIDENTS	ECONOMIC DAMAGE	NON-ECONOMIC DAMAGE	INDEMNITY PAID	PAID ALLOCATED CLAIM EXPENSE
000-006	100	27	650,950	47,034	697,984	21,886
007-012	139	45	187,010	803,785	990,795	22,342
013-018	125	35	230,555	714,025	944,580	33,898
019-024	139	57	1,130,200	2,018,433	3,148,633	217,125
025-030	188	34	1,287,834	1,303,935	2,591,769	238,113
031-036	144	45	1,812,802	1,323,693	3,136,495	436,401
037-042	151	59	2,050,431	2,796,058	4,846,489	794,431
043-048	161	71	2,737,596	2,384,460	5,122,056	1,140,791
049-054	141	62	1,809,298	2,217,059	4,011,357	1,132,137
055-060	159	58	5,426,524	2,180,043	7,606,567	1,271,197
061-066	119	52	2,310,021	2,076,777	4,386,798	1,191,738
067-072	60	23	698,866	977,519	1,676,385	578,343
073-078	50	20	1,101,020	470,819	1,571,839	637,738
079-084	53	22	370,562	595,988	966,550	636,440
085-090	40	22	1,034,991	581,667	1,616,658	433,896
091-096	37	19	1,517,701	712,461	2,230,162	1,082,008
097-102	11	2	199,012	750	199,762	186,918
103-108	6	2	14,700	95,300	110,000	45,639
109-114	6					2,641
115-120	8	3	17,100	7,900	25,000	80,780
121-180	42	21	1,087,294	1,046,457	2,133,751	394,139
181-240	4	3	34,000	88,500	122,500	71,045
OVER 240	2	1	7,500	7,500	15,000	35,557
TOTAL	1,885	683	25,715,967	22,450,163	48,241,130	10,685,203

TIME IN MONTHS	NO REPORTED INCIDENTS	NO PAID INCIDENTS	ECONOMIC DAMAGE	NON-ECONOMIC DAMAGE	INDEMNITY PAID	PAID ALLOCATED CLAIM EXPENSE
000-006	5%	3%	2%	%	1%	%
007-012	12%	10%	3%	3%	3%	%
013-018	19%	15%	4%	6%	5%	%
019-024	26%	24%	8%	15%	11%	2%
025-030	36%	28%	13%	21%	17%	4%
031-036	44%	35%	20%	27%	23%	9%
037-042	52%	44%	28%	40%	33%	16%
043-048	60%	54%	39%	50%	44%	27%
049-054	68%	63%	46%	60%	53%	37%
055-060	76%	72%	67%	70%	68%	49%
061-066	83%	79%	76%	79%	77%	60%
067-072	86%	83%	79%	83%	81%	66%
073-078	88%	86%	83%	86%	84%	72%
079-084	91%	89%	84%	88%	86%	78%
085-090	93%	92%	88%	91%	89%	82%
091-096	95%	95%	94%	94%	94%	92%
097-102	96%	95%	95%	94%	95%	94%
103-108	96%	95%	95%	94%	95%	94%
109-114	97%	95%	95%	94%	95%	94%
115-120	97%	96%	95%	94%	95%	95%
121-180	99%	99%	99%	99%	99%	99%
181-240	99%	99%	99%	99%	99%	99%
OVER 240	100%	100%	100%	100%	100%	100%

MISSOURI  
DEPARTMENT OF ECONOMIC DEVELOPMENT  
DIVISION OF INSURANCE  
TIME SUMMARY FROM INCIDENT TO CLOSURE  
CLAIMS CLOSED IN 1988  
PHYSICIANS

\*RELATED CLAIMS HAVE BEEN CONSOLIDATED AS ONE INCIDENT.  
CLAIMS CLOSED WITHOUT PAYMENT ARE INCLUDED.

TIME IN MONTHS	NO OF REPORTED INCIDENTS	NO OF PAID INCIDENTS	ECONOMIC DAMAGE	NON-ECONOMIC DAMAGE	INDEMNITY PAID	ALLOCATED CLAIM EXPNS PD
000-006	13	4	5,260	4,240	9,500	11,173
007-012	41	16	51,123	589,127	640,250	7,838
013-018	48	11	87,279	557,721	645,000	22,268
019-024	64	24	264,036	633,117	897,153	107,776
025-030	113	22	1,167,045	759,691	1,926,736	181,972
031-036	84	22	1,667,174	1,102,702	2,769,876	298,480
037-042	88	28	1,018,006	2,129,994	3,148,000	345,721
043-048	101	40	1,981,839	1,436,533	3,418,372	660,863
049-054	84	28	922,622	866,656	1,864,278	570,838
055-060	116	37	5,106,724	1,905,743	7,012,467	790,073
061-066	71	28	1,971,920	1,144,204	3,116,124	651,837
067-072	42	14	480,391	639,494	1,119,885	343,977
073-078	33	9	998,359	231,373	1,229,732	374,595
079-084	30	10	259,000	394,800	653,800	273,109
085-090	28	16	877,034	372,957	1,249,991	293,588
091-096	23	9	255,164	240,499	495,663	168,117
097-102	6					113,205
103-108	4	1		75,000	75,000	23,439
109-114	6					2,641
115-120	4	1	5,000	5,000	10,000	28,389
121-180	29	14	662,677	635,037	1,297,714	198,174
OVER 240	1					
TOTAL	1,029	334	17,780,653	13,723,888	31,579,541	5,468,073

TIME IN MONTHS	NO OF REPORTED INCIDENTS	NO OF PAID INCIDENTS	ECONOMIC DAMAGE	NON-ECONOMIC DAMAGE	INDEMNITY PAID	ALLOCATED CLAIM EXPNS PD
000-006	1%	1%	%	%	%	%
007-012	5%	5%	%	4%	2%	%
013-018	9%	9%	%	8%	4%	%
019-024	16%	16%	2%	13%	6%	2%
025-030	27%	23%	8%	18%	13%	6%
031-036	35%	29%	18%	26%	21%	11%
037-042	43%	38%	23%	42%	31%	17%
043-048	53%	50%	35%	52%	42%	29%
049-054	61%	58%	40%	58%	48%	40%
055-060	73%	69%	69%	72%	70%	54%
061-066	79%	77%	80%	81%	80%	66%
067-072	84%	82%	82%	85%	84%	73%
073-078	87%	84%	88%	87%	88%	79%
079-084	90%	87%	89%	90%	90%	84%
085-090	92%	92%	94%	93%	94%	90%
091-096	95%	95%	96%	94%	95%	93%
097-102	95%	95%	96%	94%	95%	95%
103-108	96%	95%	96%	95%	95%	95%
109-114	96%	95%	96%	95%	95%	95%
115-120	97%	95%	96%	95%	95%	96%
121-180	99%	100%	100%	100%	100%	100%
OVER 240	100%	100%	100%	100%	100%	100%

MISSOURI  
DEPARTMENT OF ECONOMIC DEVELOPMENT  
DIVISION OF INSURANCE  
TIME SUMMARY FROM INCIDENT TO CLOSURE  
CLAIMS CLOSED IN 1988  
HOSPITALS

\*RELATED CLAIMS HAVE BEEN CONSOLIDATED AS ONE INCIDENT.  
CLAIMS CLOSED WITHOUT PAYMENT ARE INCLUDED.

TIME IN MONTHS	NO OF REPORTED INCIDENTS	NO OF PAID INCIDENTS	ECONOMIC DAMAGE	NON-ECONOMIC DAMAGE	INDEMNITY PAID	ALLOCATED CLAIM EXPNS PD
000-006	75	16	624,999	22,873	647,872	9,727
007-012	82	22	129,498	211,850	341,348	12,835
013-018	62	18	129,417	125,663	255,080	10,997
019-024	55	20	704,393	1,059,532	1,763,925	77,284
025-030	64	9	117,414	461,619	579,033	54,455
031-036	45	15	56,678	60,816	117,494	96,774
037-042	50	24	967,624	658,015	1,625,639	411,686
043-048	46	24	728,690	889,244	1,617,934	406,721
049-054	43	25	801,499	1,121,580	1,923,079	482,471
055-060	36	18	296,925	236,175	533,100	441,157
061-066	38	16	260,727	591,428	852,155	453,942
067-072	14	7	200,810	278,190	479,000	203,213
073-078	11	6	86,661	132,946	219,607	199,435
079-084	19	10	106,562	189,188	295,750	342,267
085-090	10	5	157,757	206,910	364,667	133,252
091-096	12	9	1,259,537	462,962	1,722,499	903,050
097-102	3	1	198,762		198,762	67,033
103-108	2	1	14,700	20,300	35,000	22,200
115-120	4	2	12,100	2,900	15,000	52,391
121-180	11	5	421,442	390,920	812,362	193,163
181-240	3	2	7,500	15,000	22,500	22,254
OVER 240	1	1	7,500	7,500	15,000	35,557
TOTAL	686	256	7,291,195	7,145,611	14,436,806	4,631,864

TIME IN MONTHS	NO OF REPORTED INCIDENTS	NO OF PAID INCIDENTS	ECONOMIC DAMAGE	NON-ECONOMIC DAMAGE	INDEMNITY PAID	ALLOCATED CLAIM EXPNS PD
000-006	10%	6%	8%	%	4%	%
007-012	22%	14%	10%	3%	6%	%
013-018	31%	21%	12%	5%	8%	%
019-024	39%	29%	21%	19%	20%	2%
025-030	49%	33%	23%	26%	24%	3%
031-036	55%	39%	24%	27%	25%	5%
037-042	63%	48%	37%	36%	36%	14%
043-048	69%	57%	47%	48%	48%	23%
049-054	76%	67%	58%	64%	61%	33%
055-060	81%	74%	62%	67%	65%	43%
061-066	86%	80%	66%	76%	71%	53%
067-072	88%	83%	68%	80%	74%	57%
073-078	90%	85%	70%	81%	75%	61%
079-084	93%	89%	71%	84%	77%	69%
085-090	94%	91%	73%	87%	80%	72%
091-096	96%	95%	90%	93%	92%	91%
097-102	96%	95%	93%	93%	93%	92%
103-108	97%	96%	93%	94%	94%	93%
115-120	97%	96%	94%	94%	94%	94%
121-180	99%	98%	99%	99%	99%	98%
181-240	99%	99%	99%	99%	99%	99%
OVER 240	100%	100%	100%	100%	100%	100%

MISSOURI  
DEPARTMENT OF ECONOMIC DEVELOPMENT  
DIVISION OF INSURANCE  
TIME SUMMARY FROM INCIDENT TO CLOSURE  
CLAIMS CLOSED IN 1987  
ALL CLAIMS

\*RELATED CLAIMS HAVE BEEN CONSOLIDATED AS ONE INCIDENT.  
CLAIMS CLOSED WITHOUT PAYMENT ARE INCLUDED.

TIME IN MONTHS	NO REPORTED INCIDENTS	NO PAID INCIDENTS	ECONOMIC DAMAGE	NON-ECONOMIC DAMAGE	INDEMNITY PAID	PAID ALLOCATED CLAIM EXPENSE
000-006	110	32	87,507	102,446	189,953	2,107
007-012	209	56	1,019,835	685,173	1,707,008	41,955
013-018	156	36	826,257	582,918	1,409,175	56,489
019-024	137	53	827,422	1,771,391	2,598,813	248,571
025-030	153	38	1,973,160	844,950	2,818,110	216,555
031-036	128	46	641,368	1,031,297	1,672,665	413,997
037-042	152	67	1,509,680	2,203,810	3,713,490	826,766
043-048	149	59	2,479,788	2,603,148	5,082,936	1,111,775
049-054	156	63	1,976,507	3,176,115	5,152,622	1,157,866
055-060	178	51	2,265,453	1,395,179	3,660,632	1,277,197
061-066	113	39	1,299,582	1,538,217	2,837,799	769,324
067-072	70	10	222,033	219,372	441,405	615,926
073-078	49	14	560,961	81,000	641,961	640,048
079-084	47	11	1,194,334	962,879	2,157,213	518,798
085-090	31	8	66,927	405,073	472,000	172,553
091-096	18	3	27,500	145,740	173,240	228,156
097-102	15	8	129,419	350,002	479,421	285,476
103-108	10	7	361,498	428,252	789,750	111,861
109-114	9	5	104,020	53,730	157,750	25,737
115-120	8	3	3,790	119,710	123,500	71,571
121-180	30	17	1,701,059	481,950	2,183,009	433,949
181-240	9	6	289,248	792,864	1,082,112	114,192
OVER 240	2	1	75,000		75,000	105,387
TOTAL	1,939	633	19,642,348	19,975,216	39,619,564	9,446,256

TIME IN MONTHS	NO REPORTED INCIDENTS	NO PAID INCIDENTS	ECONOMIC DAMAGE	NON-ECONOMIC DAMAGE	INDEMNITY PAID	PAID ALLOCATED CLAIM EXPENSE
000-006	5%	5%	%	%	%	%
007-012	16%	13%	5%	3%	4%	%
013-018	24%	19%	9%	6%	8%	1%
019-024	31%	27%	14%	15%	14%	3%
025-030	39%	33%	24%	19%	22%	5%
031-036	46%	41%	27%	25%	26%	10%
037-042	53%	51%	35%	36%	35%	19%
043-048	61%	61%	47%	49%	48%	30%
049-054	69%	71%	57%	65%	61%	43%
055-060	78%	79%	69%	72%	70%	56%
061-066	84%	85%	75%	79%	77%	64%
067-072	88%	86%	77%	80%	78%	71%
073-078	90%	89%	79%	81%	80%	78%
079-084	93%	90%	85%	86%	86%	83%
085-090	94%	92%	86%	88%	87%	85%
091-096	95%	92%	86%	88%	87%	87%
097-102	96%	93%	87%	90%	88%	90%
103-108	97%	94%	88%	92%	90%	92%
109-114	97%	95%	89%	93%	91%	92%
115-120	97%	96%	89%	93%	91%	93%
121-180	99%	98%	98%	96%	97%	97%
181-240	99%	99%	99%	100%	99%	98%
OVER 240	100%	100%	100%	100%	100%	100%

MISSOURI  
DEPARTMENT OF ECONOMIC DEVELOPMENT  
DIVISION OF INSURANCE  
TIME SUMMARY FROM INCIDENT TO CLOSURE  
CLAIMS CLOSED IN 1987  
PHYSICIANS

\*RELATED CLAIMS HAVE BEEN CONSOLIDATED AS ONE INCIDENT.  
CLAIMS CLOSED WITHOUT PAYMENT ARE INCLUDED.

TIME IN MONTHS	NO OF REPORTED INCIDENTS	NO OF PAID INCIDENTS	ECONOMIC DAMAGE	NON-ECONOMIC DAMAGE	INDEMNITY PAID	ALLOCATED CLAIM EXPNS PD
000-006	8	4	4,942	26,071	31,013	335
007-012	45	13	781,837	275,925	1,057,762	25,115
013-018	37	11	752,550	316,700	1,069,250	35,912
019-024	46	21	260,135	968,031	1,228,166	155,730
025-030	87	22	1,842,190	729,876	2,572,066	115,307
031-036	58	21	401,250	541,230	942,480	149,722
037-042	94	41	1,043,613	1,523,969	2,567,582	447,347
043-048	88	37	2,247,817	2,264,842	4,512,659	595,082
049-054	96	33	1,110,662	1,810,668	2,921,330	664,030
055-060	114	32	1,762,250	888,500	2,650,750	818,447
061-066	76	24	657,703	620,597	1,278,300	455,040
067-072	38	4	185,000	202,500	387,500	355,536
073-078	32	8	523,261	35,000	558,261	438,240
079-084	32	6	581,450	488,550	1,070,000	351,399
085-090	27	7	66,927	400,073	467,000	152,244
091-096	13	2	20,000	50,000	70,000	180,507
097-102	9	4	49,554	232,437	281,991	171,904
103-108	5	5	305,248	403,252	708,500	62,159
109-114	7	3	75,000		75,000	17,042
121-180	19	12	580,613	406,950	987,563	316,352
181-240	2	1		50,000	50,000	1,382
OVER 240	2	1	75,000		75,000	105,387
TOTAL	935	312	13,327,002	12,235,171	25,562,173	5,614,219

TIME IN MONTHS	NO OF REPORTED INCIDENTS	NO OF PAID INCIDENTS	ECONOMIC DAMAGE	NON-ECONOMIC DAMAGE	INDEMNITY PAID	ALLOCATED CLAIM EXPNS PD
000-006	%	1%	%	%	%	%
007-012	5%	5%	5%	2%	4%	%
013-018	9%	8%	11%	5%	8%	1%
019-024	14%	15%	13%	12%	13%	3%
025-030	23%	22%	27%	18%	23%	5%
031-036	30%	29%	30%	23%	26%	8%
037-042	40%	42%	38%	35%	37%	16%
043-048	49%	54%	55%	54%	54%	27%
049-054	59%	65%	63%	69%	66%	38%
055-060	71%	75%	76%	76%	76%	53%
061-066	80%	83%	81%	81%	81%	61%
067-072	84%	84%	82%	83%	83%	67%
073-078	87%	86%	86%	83%	85%	75%
079-084	91%	88%	91%	87%	89%	82%
085-090	93%	91%	91%	90%	91%	84%
091-096	95%	91%	91%	91%	91%	87%
097-102	96%	92%	92%	92%	92%	91%
103-108	96%	94%	94%	96%	95%	92%
109-114	97%	95%	95%	96%	95%	92%
121-180	99%	99%	99%	99%	99%	98%
181-240	99%	99%	99%	100%	99%	98%
OVER 240	100%	100%	100%	100%	100%	100%

MISSOURI  
DEPARTMENT OF ECONOMIC DEVELOPMENT  
DIVISION OF INSURANCE  
TIME SUMMARY FROM INCIDENT TO CLOSURE  
CLAIMS CLOSED IN 1987  
HOSPITALS

\*RELATED CLAIMS HAVE BEEN CONSOLIDATED AS ONE INCIDENT.  
CLAIMS CLOSED WITHOUT PAYMENT ARE INCLUDED.

TIME IN MONTHS	NO OF REPORTED INCIDENTS	NO OF PAID INCIDENTS	ECONOMIC DAMAGE	NON-ECONOMIC DAMAGE	INDEMNITY PAID	ALLOCATED CLAIM EXPNS PD
000-006	80	17	38,656	65,285	103,941	1,407
007-012	137	32	189,046	316,762	507,808	10,278
013-018	100	17	57,739	228,686	286,425	18,099
019-024	73	23	472,142	722,282	1,194,424	65,025
025-030	50	10	39,050	68,994	108,044	83,882
031-036	56	18	137,568	135,317	272,885	210,271
037-042	41	17	357,658	448,092	805,750	318,497
043-048	41	12	186,020	212,091	398,111	439,936
049-054	47	20	811,621	1,293,623	2,105,244	435,038
055-060	45	16	491,203	500,512	991,715	419,139
061-066	30	12	516,879	837,620	1,354,499	263,336
067-072	25	3	22,878	16,872	39,750	222,657
073-078	13	6	37,700	46,000	83,700	181,444
079-084	13	4	583,634	391,079	974,713	152,958
085-090	4	1		5,000	5,000	20,309
091-096	5	1	7,500	95,740	103,240	47,649
097-102	5	3	75,865	103,961	179,826	113,159
103-108	4	2	56,250	25,000	81,250	49,702
109-114	1	1	25,800	49,450	75,250	6,829
115-120	5	1	1,290	1,710	3,000	24,913
121-180	10	5	1,120,446	75,000	1,195,446	117,597
181-240	7	5	289,248	742,864	1,032,112	112,810
TOTAL	792	226	5,518,193	6,381,940	11,902,133	3,314,935

TIME IN MONTHS	NO OF REPORTED INCIDENTS	NO OF PAID INCIDENTS	ECONOMIC DAMAGE	NON-ECONOMIC DAMAGE	INDEMNITY PAID	ALLOCATED CLAIM EXPNS PD
000-006	10%	7%	%	1%	%	%
007-012	27%	21%	4%	5%	5%	%
013-018	40%	29%	5%	9%	7%	%
019-024	49%	39%	13%	20%	17%	2%
025-030	55%	43%	14%	21%	18%	5%
031-036	62%	51%	16%	24%	20%	11%
037-042	67%	59%	23%	31%	27%	21%
043-048	72%	64%	26%	34%	30%	34%
049-054	78%	73%	41%	54%	48%	47%
055-060	84%	80%	50%	62%	56%	60%
061-066	86%	85%	59%	75%	68%	68%
067-072	91%	87%	60%	75%	68%	75%
073-078	93%	89%	60%	76%	69%	80%
079-084	94%	91%	71%	82%	77%	85%
085-090	95%	92%	71%	82%	77%	85%
091-096	95%	92%	71%	84%	78%	87%
097-102	96%	93%	72%	85%	79%	90%
103-108	97%	94%	73%	86%	80%	92%
109-114	97%	95%	74%	87%	81%	92%
115-120	97%	95%	74%	87%	81%	93%
121-180	99%	97%	94%	88%	91%	96%
181-240	100%	100%	100%	100%	100%	100%



MISSOURI  
DEPARTMENT OF ECONOMIC DEVELOPMENT  
DIVISION OF INSURANCE  
TIME SUMMARY FROM INCIDENT TO CLOSURE  
CLAIMS CLOSED IN 1986  
ALL CLAIMS

\*RELATED CLAIMS HAVE BEEN CONSOLIDATED AS ONE INCIDENT.  
CLAIMS CLOSED WITHOUT PAYMENT ARE INCLUDED.

TIME IN MONTHS	NO REPORTED INCIDENTS	NO PAID INCIDENTS	ECONOMIC DAMAGE	NON-ECONOMIC DAMAGE	INDEMNITY PAID	PAID ALLOCATED CLAIM EXPENSE
000-006	179	49	226,117	250,130	762,654	5,493
007-012	312	65	209,866	124,520	2,487,397	147,411
013-018	140	43	202,197	754,036	1,463,754	106,419
019-024	123	48	74,066	172,600	1,763,632	153,705
025-030	163	43	444,328	222,274	1,822,050	297,336
031-036	141	51	2,948,366	2,932,239	8,025,123	616,853
037-042	170	55	314,349	347,151	3,935,205	903,971
043-048	161	72	774,206	416,044	7,381,633	1,207,536
049-054	171	72	1,571,074	720,969	10,084,817	1,295,692
055-060	142	49	571,008	643,542	4,186,484	935,075
061-066	130	44	873,350	1,414,362	4,509,985	819,067
067-072	72	27	119,296	585,237	2,714,440	658,233
073-078	35	10	40,750	11,750	616,690	486,021
079-084	37	16	310,000	139,100	929,850	303,404
085-090	22	6	53,857	123,779	1,265,136	330,786
091-096	11	2	107,431		402,431	142,201
097-102	14	7		225,000	431,300	136,080
103-108	5	1	100,000		100,000	55,915
109-114	5	1	100,000		100,000	28,155
115-120	3	2	40,000		40,000	47,085
121-180	23	10	367,795	306,366	1,034,161	204,266
181-240	13	5		25,000	739,251	127,672
OVER 240	1					
TOTAL	2,073	678	9,448,056	9,414,099	54,795,993	9,008,376

TIME IN MONTHS	NO REPORTED INCIDENTS	NO PAID INCIDENTS	ECONOMIC DAMAGE	NON-ECONOMIC DAMAGE	INDEMNITY PAID	PAID ALLOCATED CLAIM EXPENSE
000-006	8%	7%	2%	2%	1%	%
007-012	23%	16%	4%	3%	5%	1%
013-018	30%	23%	6%	11%	8%	2%
019-024	36%	30%	7%	13%	11%	4%
025-030	44%	36%	12%	16%	15%	7%
031-036	51%	44%	43%	47%	29%	14%
037-042	59%	52%	46%	51%	36%	24%
043-048	67%	62%	54%	55%	50%	38%
049-054	75%	73%	71%	63%	68%	52%
055-060	82%	80%	77%	69%	76%	62%
061-066	88%	87%	86%	84%	84%	72%
067-072	91%	91%	88%	91%	89%	79%
073-078	93%	92%	88%	91%	90%	84%
079-084	95%	94%	91%	92%	92%	88%
085-090	96%	95%	92%	94%	94%	91%
091-096	96%	96%	93%	94%	95%	93%
097-102	97%	97%	93%	96%	96%	94%
103-108	97%	97%	94%	96%	96%	95%
109-114	98%	97%	95%	96%	96%	95%
115-120	98%	97%	96%	96%	96%	96%
121-180	99%	99%	100%	99%	98%	98%
181-240	99%	100%	100%	100%	100%	100%
OVER 240	100%	100%	100%	100%	100%	100%

MISSOURI  
DEPARTMENT OF ECONOMIC DEVELOPMENT  
DIVISION OF INSURANCE  
TIME SUMMARY FROM INCIDENT TO CLOSURE  
CLAIMS CLOSED IN 1986  
PHYSICIANS

\*RELATED CLAIMS HAVE BEEN CONSOLIDATED AS ONE INCIDENT.  
CLAIMS CLOSED WITHOUT PAYMENT ARE INCLUDED.

TIME IN MONTHS	NO OF REPORTED INCIDENTS	NO OF PAID INCIDENTS	ECONOMIC DAMAGE	NON-ECONOMIC DAMAGE	INDEMNITY PAID	ALLOCATED CLAIM EXPNS PD
000-006	27	11	205,050	245,500	473,940	4,304
007-012	65	26	204,281	106,000	1,604,825	111,073
013-018	42	16	35,882	25,143	214,150	12,315
019-024	52	21	6,500	18,500	795,566	66,483
025-030	71	18	294,400	20,850	459,750	140,059
031-036	80	25	489,211	296,289	2,103,596	210,150
037-042	113	35	258,349	167,651	1,880,587	596,633
043-048	105	42	589,634	391,366	4,382,419	648,595
049-054	114	47	1,481,574	707,969	6,449,905	755,507
055-060	99	28	310,000	548,000	2,424,500	541,813
061-066	97	30	619,570	1,255,112	4,052,946	478,828
067-072	46	15	26,196	583,837	1,495,533	476,870
073-078	21	7	750	11,750	71,690	236,625
079-084	26	12	275,000	102,100	845,100	212,108
085-090	16	2	42,959	105,177	223,136	105,390
091-096	9	1			295,000	111,840
097-102	9	5		225,000	425,000	99,474
103-108	3					1,235
109-114	5	1	100,000		100,000	28,155
115-120	1					9,087
121-180	20	7	42,795	207,205	454,000	123,820
181-240	8	3		25,000	216,251	61,116
OVER 240	1					
TOTAL	1,030	352	4,982,151	5,042,449	28,967,894	5,031,480

TIME IN MONTHS	NO OF REPORTED INCIDENTS	NO OF PAID INCIDENTS	ECONOMIC DAMAGE	NON-ECONOMIC DAMAGE	INDEMNITY PAID	ALLOCATED CLAIM EXPNS PD
000-006	2%	3%	4%	4%	1%	%
007-012	8%	10%	8%	6%	7%	2%
013-018	13%	15%	8%	7%	7%	2%
019-024	18%	21%	9%	7%	10%	3%
025-030	24%	26%	14%	8%	12%	6%
031-036	32%	33%	24%	14%	19%	10%
037-042	43%	43%	29%	17%	26%	22%
043-048	53%	55%	41%	25%	41%	35%
049-054	64%	68%	71%	39%	63%	50%
055-060	74%	76%	77%	50%	71%	61%
061-066	83%	84%	90%	75%	85%	70%
067-072	88%	89%	90%	86%	90%	80%
073-078	90%	91%	90%	86%	91%	85%
079-084	93%	94%	96%	88%	94%	89%
085-090	94%	95%	97%	90%	94%	91%
091-096	95%	95%	97%	90%	95%	93%
097-102	96%	96%	97%	95%	97%	95%
103-108	96%	96%	97%	95%	97%	95%
109-114	97%	97%	99%	95%	97%	96%
115-120	97%	97%	99%	95%	97%	96%
121-180	99%	99%	100%	99%	99%	98%
181-240	99%	100%	100%	100%	100%	100%
OVER 240	100%	100%	100%	100%	100%	100%

MISSOURI  
DEPARTMENT OF ECONOMIC DEVELOPMENT  
DIVISION OF INSURANCE  
TIME SUMMARY FROM INCIDENT TO CLOSURE  
CLAIMS CLOSED IN 1986  
HOSPITALS

\*RELATED CLAIMS HAVE BEEN CONSOLIDATED AS ONE INCIDENT.  
CLAIMS CLOSED WITHOUT PAYMENT ARE INCLUDED.

TIME IN MONTHS	NO OF REPORTED INCIDENTS	NO OF PAID INCIDENTS	ECONOMIC DAMAGE	NON-ECONOMIC DAMAGE	INDEMNITY PAID	ALLOCATED CLAIM EXPNS PD
000-006	117	22	8,648	2,800	235,022	788
007-012	219	25	2,500	5,500	821,947	23,953
013-018	84	18	151,302	699,693	1,193,391	91,964
019-024	56	18	17,208	4,100	748,983	56,984
025-030	69	15	131,051	135,224	541,375	120,478
031-036	47	20	2,455,355	2,613,800	5,442,327	382,938
037-042	42	12			1,781,910	253,833
043-048	43	20	1,800	11,200	2,555,362	466,147
049-054	44	17			3,334,412	468,830
055-060	34	16	239,991	82,059	1,685,484	379,675
061-066	26	11	98,750	159,250	296,759	280,617
067-072	18	7	84,000		1,177,435	156,668
073-078	14	3	40,000		545,000	249,396
079-084	7	2	30,000	22,000	53,500	79,149
085-090	3	1			1,000,000	223,301
091-096	1	1	107,431		107,431	26,261
097-102	3	1			2,800	8,229
103-108	2	1	100,000		100,000	54,680
115-120	2	2	40,000		40,000	37,998
121-180	3	3	325,000	99,161	580,161	80,446
181-240	3	2			523,000	61,892
TOTAL	837	217	3,833,036	3,834,787	22,766,299	3,504,227

TIME IN MONTHS	NO OF REPORTED INCIDENTS	NO OF PAID INCIDENTS	ECONOMIC DAMAGE	NON-ECONOMIC DAMAGE	INDEMNITY PAID	ALLOCATED CLAIM EXPNS PD
000-006	13%	10%	%	%	1%	%
007-012	40%	21%	%	%	4%	%
013-018	50%	29%	4%	18%	9%	3%
019-024	56%	38%	4%	18%	13%	4%
025-030	65%	45%	8%	22%	15%	8%
031-036	70%	54%	72%	90%	39%	19%
037-042	75%	59%	72%	90%	47%	26%
043-048	80%	69%	72%	90%	58%	39%
049-054	86%	76%	72%	90%	73%	53%
055-060	90%	84%	78%	92%	80%	64%
061-066	93%	89%	81%	96%	81%	72%
067-072	95%	92%	83%	96%	87%	76%
073-078	97%	94%	84%	96%	89%	83%
079-084	97%	94%	85%	97%	89%	85%
085-090	98%	95%	85%	97%	94%	92%
091-096	98%	95%	87%	97%	94%	93%
097-102	98%	96%	87%	97%	94%	93%
103-108	99%	96%	90%	97%	94%	94%
115-120	99%	97%	91%	97%	95%	95%
121-180	99%	99%	100%	100%	97%	98%
181-240	100%	100%	100%	100%	100%	100%

TABLE VII

**Bodily Injury Claim Indemnity Comparison  
(By Time Lapse from Incident to Disposition)**

Table VII compares the indemnity paid by severity of loss. It also compares the prior year result (1986 and 1987) with the current year result (1987 and 1988) and views the change from year to year. This review is for each level of severity of the injury sustained to see whether the legal system reasonably allocates greater indemnity for greater injury. We also see how varied the claims are to each other in the "standard error" column. The "ratio for average paid claims" is arrived at by dividing the current year severity, or average loss, by the prior year's. A summary of the results is set out below:

Severity	1986	1987	1988	Mean	Ratio
0,1	28,439	21,444	22,447	24,787	1.22
2,3,4	22,482	13,152	25,026	20,287	1.00
5,6,7,8	170,237	122,131	116,836	135,778	6.69
9	111,981	115,437	105,032	110,954	5.47

The last column of the above table uses a standard of "1.00" for severity class 2,3,4 and shows the relationship of the mean loss in each of the other classes to that standard, i.e., an average loss for severity class 4,6,7,8 is almost seven times greater than the average loss for severity class 2,3,4. Severity class 9 average loss was over five times as large as class 2,3,4 and less than 5,6,7,8. The reason for this is probably that severity class 9 is almost always for an injury resulting in death and such losses require no long term medical care of the injured party.

**BODILY INJURY CLAIM INDEMNITY COMPARISONS**  
PRIOR YEAR = 1987

ALL COMPANIES  
SEVERITY 0,1

LAPSED MONTHS FROM INCIDENT TO DISPOSITION	PRIOR YR NUMBER OF CLAIMS PAID	PRIOR YR AVERAGE PAID CLAIM	PRIOR YR STD ERR AVG PD CLAIM	CURR YR NUMBER OF CLAIMS PAID	CURR YR AVERAGE INDEMNITY CLAIM	CURR YR STD ERR AVG PD CLAIM	RATIO FOR AVG PD CLAIM
0- 6	1	1,500	.000	2	507	250.000	.3380
7- 12	7	6,530	3,655.000	2	2,835	2,000.000	.4341
19- 24	7	15,973	9,917.000	4	41,625	23,579.000	2.6059
31- 36	6	37,541	17,116.000	2	17,838	16,999.000	.4751
43- 48	1	8,500	.000	5	32,800	17,145.000	3.8588
55- 60	1	68,000	.000	1	15,000	.000	.2205
67- 72			.000	2	8,100	7,000.000	.0000
79- 84	1	60,000	.000			.000	.0000
91- 96	1	5,000	.000			.000	.0000
103-108	1	2,500	.000			.000	.0000
127-132	1	25,000	.000			.000	.0000
139-144	3	30,021	24,959.000			.000	.0000
TOTAL	30	21,444	5,423.000	18	22,447	7,568.000	1.0467

ALL COMPANIES  
SEVERITY 2,3,4

LAPSED MONTHS FROM INCIDENT TO DISPOSITION	PRIOR YR NUMBER OF CLAIMS PAID	PRIOR YR AVERAGE PAID CLAIM	PRIOR YR STD ERR AVG PD CLAIM	CURR YR NUMBER OF CLAIMS PAID	CURR YR AVERAGE INDEMNITY CLAIM	CURR YR STD ERR AVG PD CLAIM	RATIO FOR AVG PD CLAIM
0- 6	27	8,472	2,673.000	21	4,440	1,506.000	.5240
7- 12	61	8,448	1,702.000	63	12,461	2,144.000	1.4750
19- 24	49	8,350	1,144.000	52	23,164	4,857.000	2.7741
31- 36	45	13,040	2,874.000	42	26,258	8,216.000	2.0136
43- 48	56	14,580	2,491.000	51	21,411	7,016.000	1.4685
55- 60	36	20,179	3,700.000	39	19,643	4,757.000	.9734
67- 72	18	18,802	7,451.000	15	31,010	12,287.000	1.6492
79- 84	5	24,500	10,999.000	16	24,010	9,918.000	.9800
91- 96	1	5,000	.000	8	211,750	117,891.000	42.3500
103-108	8	20,419	8,476.000	2	18,000	16,999.000	.8815
115-120	3	47,333	34,853.000	2	7,500	2,499.000	.1584
139-144	1	6,000	.000			.000	.0000
163-168	1	30,000	.000	1	95,000	.000	3.1666
181-240			.000	1	100,000	.000	.0000
TOTAL	311	13,152	1,076.000	313	25,026	3,925.000	1.9028

**BODILY INJURY CLAIM INDEMNITY COMPARISONS**  
PRIOR YEAR = 1987

ALL COMPANIES  
SEVERITY 5,6,7,8

LAPSED MONTHS FROM INCIDENT TO DISPOSITION	PRIOR YR NUMBER OF CLAIMS PAID	PRIOR YR AVERAGE PAID CLAIM	PRIOR YR STD ERR AVG PD CLAIM	CURR YR NUMBER OF CLAIMS PAID	CURR YR AVERAGE INDEMNITY CLAIM	CURR YR STD ERR AVG PD CLAIM	RATIO FOR AVG PD CLAIM
0- 6	2	21,865	16,999.000	1	22,500	.000	1.0290
7- 12	13	162,016	83,928.000	16	38,563	10,814.000	.2380
19- 24	9	42,757	13,340.000	18	141,725	67,096.000	3.3146
31- 36	25	68,154	17,663.000	39	115,503	29,188.000	1.6947
43- 48	50	126,222	32,116.000	45	112,887	24,576.000	.8943
55- 60	37	148,189	32,224.000	52	170,599	33,104.000	1.1512
67- 72	5	84,352	53,645.000	26	113,288	23,685.000	1.3430
79- 84	5	57,500	36,477.000	19	44,984	10,954.000	.7823
91- 96	7	151,143	48,009.000	9	144,444	36,804.000	.9556
103-108	4	125,763	58,811.000	1	198,762	.000	1.5804
115-120	1	3,000	.000	4	104,009	98,681.000	34.6696
127-132	3	423,389	175,495.000	4	134,375	38,767.000	.3173
139-144	6	106,963	47,273.000	1	121,500	.000	1.1359
151-156	1	45,000	.000	3	120,000	18,920.000	2.6666
163-168	1	75,000	.000	6	89,202	37,307.000	1.1893
175-180	3	83,333	16,642.000	1	22,500	.000	.2700
181-240	3	277,370	90,127.000	2	11,250	3,499.000	.0405
OVER 240	1	75,000	.000	1	15,000	.000	.2000
TOTAL	176	122,131	14,351.000	248	116,836	11,312.000	.9566

ALL COMPANIES  
SEVERITY 9

LAPSED MONTHS FROM INCIDENT TO DISPOSITION	PRIOR YR NUMBER OF CLAIMS PAID	PRIOR YR AVERAGE PAID CLAIM	PRIOR YR STD ERR AVG PD CLAIM	CURR YR NUMBER OF CLAIMS PAID	CURR YR AVERAGE INDEMNITY CLAIM	CURR YR STD ERR AVG PD CLAIM	RATIO FOR AVG PD CLAIM
0- 6			.000	1	600,000	.000	.0000
7- 12	17	123,410	44,426.000	7	109,285	32,054.000	.8855
19- 24	17	173,235	93,888.000	11	86,181	25,534.000	.4974
31- 36	35	76,187	13,416.000	22	129,153	29,410.000	1.6952
43- 48	21	66,107	26,532.000	26	93,373	32,934.000	1.4124
55- 60	13	147,409	56,301.000	20	116,460	29,563.000	.7900
67- 72	6	138,437	66,579.000	5	105,667	63,339.000	.7632
79- 84	5	277,942	156,516.000	8	44,562	10,674.000	.1603
91- 96			.000	3	58,750	29,715.000	.0000
103-108	2	78,125	21,999.000			.000	.0000
139-144			.000	1	13,500	.000	.0000
151-156			.000	1	42,500	.000	.0000
TOTAL	116	115,437	19,104.000	105	105,032	13,378.000	.9098

**BODILY INJURY CLAIM INDEMNITY COMPARISONS**  
PRIOR YEAR = 1986

ALL COMPANIES  
SEVERITY 0,1

LAPSED MONTHS FROM INCIDENT TO DISPOSITION	PRIOR YR NUMBER OF CLAIMS PAID	PRIOR YR AVERAGE PAID CLAIM	PRIOR YR STD ERR AVG PD CLAIM	CURR YR NUMBER OF CLAIMS PAID	CURR YR AVERAGE INDEMNITY CLAIM	CURR YR STD ERR AVG PD CLAIM	RATIO FOR AVG PD CLAIM
0- 6	3	1,028	330.000	1	1,500	.000	1.4591
7- 12	5	8,150	6,660.000	7	6,530	3,655.000	.8012
19- 24	5	15,025	8,345.000	7	15,973	9,917.000	1.0630
31- 36	6	38,500	20,024.000	6	37,541	17,116.000	.9750
43- 48	6	18,833	10,341.000	1	8,500	.000	.4513
55- 60	4	8,000	4,061.000	1	68,000	.000	8.5000
67- 72	5	76,950	36,572.000			.000	.0000
79- 84	1	5,690	.000	1	60,000	.000	10.5448
91- 96			.000	1	5,000	.000	.0000
103-108			.000	1	2,500	.000	.0000
127-132	2	32,500	17,492.000	1	25,000	.000	.7692
139-144			.000	3	30,021	24,959.000	.0000
181-240	2	79,375	54,496.000			.000	.0000
TOTAL	39	28,439	7,190.000	30	21,444	5,423.000	.7540

ALL COMPANIES  
SEVERITY 2,3,4

LAPSED MONTHS FROM INCIDENT TO DISPOSITION	PRIOR YR NUMBER OF CLAIMS PAID	PRIOR YR AVERAGE PAID CLAIM	PRIOR YR STD ERR AVG PD CLAIM	CURR YR NUMBER OF CLAIMS PAID	CURR YR AVERAGE INDEMNITY CLAIM	CURR YR STD ERR AVG PD CLAIM	RATIO FOR AVG PD CLAIM
0- 6	38	3,810	970.000	27	8,472	2,673.000	2.2236
7- 12	62	8,239	1,435.000	61	8,448	1,702.000	1.0253
19- 24	63	19,956	5,142.000	49	8,350	1,144.000	.4184
31- 36	52	27,075	6,882.000	45	13,040	2,874.000	.4816
43- 48	54	26,689	6,403.000	56	14,580	2,491.000	.5462
55- 60	29	38,346	11,357.000	36	20,179	3,700.000	.5262
67- 72	23	45,859	17,916.000	18	18,802	7,451.000	.4099
79- 84	9	22,677	8,802.000	5	24,500	10,999.000	1.0803
91- 96	3	100,433	97,164.000	1	5,000	.000	.0497
103-108			.000	8	20,419	8,476.000	.0000
115-120			.000	3	47,333	34,853.000	.0000
139-144			.000	1	6,000	.000	.0000
151-156	1	40,000	.000			.000	.0000
163-168			.000	1	30,000	.000	.0000
181-240	2	57,501	.000			.000	.0000
TOTAL	335	22,482	2,594.000	311	13,152	1,076.000	.5850

**BODILY INJURY CLAIM INDEMNITY COMPARISONS**  
PRIOR YEAR = 1986

ALL COMPANIES  
SEVERITY 5,6,7,8

LAPSED MONTHS FROM INCIDENT TO DISPOSITION	PRIOR YR NUMBER OF CLAIMS PAID	PRIOR YR AVERAGE PAID CLAIM	PRIOR YR STD ERR AVG PD CLAIM	CURR YR NUMBER OF CLAIMS PAID	CURR YR AVERAGE INDEMNITY CLAIM	CURR YR STD ERR AVG PD CLAIM	RATIO FOR AVG PD CLAIM
0- 6	8	61,943	30,935.000	2	21,865	16,999.000	.3529
7- 12	19	118,072	55,900.000	13	162,016	83,928.000	1.3721
19- 24	21	267,298	155,877.000	9	42,757	13,340.000	.1599
31- 36	25	82,819	23,409.000	25	68,154	17,663.000	.8229
43- 48	64	229,510	40,443.000	50	126,222	32,116.000	.5499
55- 60	31	135,322	32,317.000	37	148,189	32,224.000	1.0950
67- 72	12	205,600	57,696.000	5	84,352	53,645.000	.4102
79- 84	8	45,110	16,522.000	5	57,500	36,477.000	1.2746
91- 96	4	333,107	225,164.000	7	151,143	48,009.000	.4537
103-108	4	33,750	22,560.000	4	125,763	58,811.000	3.7263
115-120	2	120,419	105,347.000	1	3,000	.000	.0249
127-132			.000	3	423,389	175,495.000	.0000
139-144	1	62,500	.000	6	106,963	47,273.000	1.7114
151-156			.000	1	45,000	.000	.0000
163-168	3	130,333	49,323.000	1	75,000	.000	.5754
175-180	4	193,205	82,382.000	3	83,333	16,642.000	.4313
181-240			.000	3	277,370	90,127.000	.0000
OVER 240			.000	1	75,000	.000	.0000
TOTAL	206	170,237	22,605.000	176	122,131	14,351.000	.7174

ALL COMPANIES  
SEVERITY 9

LAPSED MONTHS FROM INCIDENT TO DISPOSITION	PRIOR YR NUMBER OF CLAIMS PAID	PRIOR YR AVERAGE PAID CLAIM	PRIOR YR STD ERR AVG PD CLAIM	CURR YR NUMBER OF CLAIMS PAID	CURR YR AVERAGE INDEMNITY CLAIM	CURR YR STD ERR AVG PD CLAIM	RATIO FOR AVG PD CLAIM
0- 6	4	102,294	22,494.000			.000	.0000
7- 12	7	125,956	73,687.000	17	123,410	44,426.000	.9797
19- 24	14	88,450	23,302.000	17	173,235	93,888.000	1.9585
31- 36	18	127,615	36,708.000	35	76,187	13,416.000	.5970
43- 48	20	64,270	17,174.000	21	66,107	26,532.000	1.0285
55- 60	29	138,067	37,321.000	13	147,409	56,301.000	1.0676
67- 72	5	136,102	51,844.000	6	138,437	66,579.000	1.0171
79- 84			.000	5	277,942	156,516.000	.0000
91- 96	1	100,000	.000			.000	.0000
103-108	1	190,000	.000	2	78,125	21,999.000	.4111
TOTAL	99	111,981	14,798.000	116	115,437	19,104.000	1.0308



TABLE VIII

**Bodily Injury Claim Indemnity Comparison  
(By Major Business Classification)**

We have also developed the time studies as in Table VII for business classification to see if significant differences exist in mean loss from year to year. These tables can be read exactly as those preceding.

**BODILY INJURY CLAIM INDEMNITY COMPARISONS**  
PRIOR YEAR = 1987

ALL COMPANIES  
SEVERITY 0,1

MAJOR BUSINESS CLASSIFICATION	PRIOR YR NUMBER OF CLAIMS PAID	PRIOR YR AVERAGE PAID CLAIM	PRIOR YR STD ERR AVG PD CLAIM	CURR YR NUMBER OF CLAIMS PAID	CURR YR AVERAGE INDEMNITY CLAIM	CURR YR STD ERR AVG PD CLAIM	RATIO FOR AVG PD CLAIM
CHIROPRACTORS	1	2,500	.000			.000	.0000
DENTISTS	3	737	440.000	2	7,600	7,499.000	10.3120
HOSPITALS	9	6,611	2,489.000	6	8,365	5,426.000	1.2653
NURSES			.000	1	670	.000	.0000
PHYS AND SURG	17	34,066	8,325.000	9	37,555	13,076.000	1.1024
TOTAL	30	21,444	5,423.000	18	22,447	7,568.000	1.0467

ALL COMPANIES  
SEVERITY 2,3,4

MAJOR BUSINESS CLASSIFICATION	PRIOR YR NUMBER OF CLAIMS PAID	PRIOR YR AVERAGE PAID CLAIM	PRIOR YR STD ERR AVG PD CLAIM	CURR YR NUMBER OF CLAIMS PAID	CURR YR AVERAGE INDEMNITY CLAIM	CURR YR STD ERR AVG PD CLAIM	RATIO FOR AVG PD CLAIM
CHIROPRACTORS	3	9,212	9,333.000	1	2,500	.000	.2713
CLINICS/CORP	4	5,568	2,561.000	2	3,250	250.000	.5836
DENTISTS	33	10,898	3,101.000	42	11,438	3,104.000	1.0495
HOSPITALS	135	10,317	1,403.000	135	22,649	7,785.000	2.1953
NURSES	4	1,573	160.000	2	3,250	1,499.000	2.0661
NURSING HOMES	3	898	1,000.000	6	57,217	32,394.000	63.7160
OPTOMETRISTS			.000	1	5,350	.000	.0000
PHARMACIES	8	6,287	2,024.000	5	6,000	1,702.000	.9543
PHYS AND SURG	119	17,492	1,884.000	115	33,572	5,034.000	1.9192
PODIA/CHIROPD	2	73,500	43,495.000	4	10,000	4,307.000	.1360
TOTAL	311	13,152	1,076.000	313	25,026	3,925.000	1.9028

**BODILY INJURY CLAIM INDEMNITY COMPARISONS**  
PRIOR YEAR = 1987

ALL COMPANIES  
SEVERITY 5,6,7,8

MAJOR BUSINESS CLASSIFICATION	PRIOR YR NUMBER OF CLAIMS PAID	PRIOR YR AVERAGE PAID CLAIM	PRIOR YR STD ERR AVG PD CLAIM	CURR YR NUMBER OF CLAIMS PAID	CURR YR AVERAGE INDEMNITY CLAIM	CURR YR STD ERR AVG PD CLAIM	RATIO FOR AVG PD CLAIM
CLINICS/CORP	2	141,000	108,611.000			.000	.0000
DENTISTS	10	11,651	3,827.000	14	25,066	8,952.000	2.1514
HOSPITALS	47	163,037	35,433.000	71	92,062	21,999.000	.5646
NURSES	1	39,230	.000	5	14,200	360.000	.3619
NURSING HOMES	2	12,950	11,998.000	2	110,446	84,498.000	8.5286
OPTOMETRISTS	2	16,750	12,999.000			.000	.0000
PHARMACIES	1	51,000	.000			.000	.0000
PHYS AND SURG	108	121,127	16,970.000	153	140,921	14,832.000	1.1634
PODIA/CHIROPOD	3	67,500	27,477.000	3	78,416	60,884.000	1.1617
TOTAL	176	122,131	14,351.000	248	116,836	11,312.000	.9566

ALL COMPANIES  
SEVERITY 9

MAJOR BUSINESS CLASSIFICATION	PRIOR YR NUMBER OF CLAIMS PAID	PRIOR YR AVERAGE PAID CLAIM	PRIOR YR STD ERR AVG PD CLAIM	CURR YR NUMBER OF CLAIMS PAID	CURR YR AVERAGE INDEMNITY CLAIM	CURR YR STD ERR AVG PD CLAIM	RATIO FOR AVG PD CLAIM
CHIROPRACTORS	1	165,000	.000			.000	.0000
CLINICS/CORP	2	68,750	43,996.000			.000	.0000
DENTISTS	2	4,616	3,499.000			.000	.0000
HOSPITALS	35	79,627	25,864.000	44	108,919	25,534.000	1.3678
NURSES	3	127,608	36,164.000	1	253,769	.000	1.9886
NURSING HOMES	5	17,900	6,028.000	3	54,166	34,810.000	3.0260
PHYS AND SURG	68	144,407	29,206.000	57	102,099	14,661.000	.7070
TOTAL	116	115,437	19,104.000	105	105,032	13,378.000	.9098

**BODILY INJURY CLAIM INDEMNITY COMPARISONS**  
PRIOR YEAR = 1986

ALL COMPANIES  
SEVERITY 0,1

MAJOR BUSINESS CLASSIFICATION	PRIOR YR NUMBER OF CLAIMS PAID	PRIOR YR AVERAGE PAID CLAIM	PRIOR YR STD ERR AVG PD CLAIM	CURR YR NUMBER OF CLAIMS PAID	CURR YR AVERAGE INDEMNITY CLAIM	CURR YR STD ERR AVG PD CLAIM	RATIO FOR AVG PD CLAIM
CHIROPRACTORS	1	1,250	.000	1	2,500	.000	.0000
DENTISTS	6	15,354	.000	3	737	440.000	.5896
HOSPITALS	2	3,916	12,882.000	9	6,611	2,489.000	.4305
NURSES	29	34,239	1,000.000	17	34,066	.000	.0000
PHYS AND SURG	1	15,000	9,117.000	17	34,066	8,325.000	.9949
PODIA/CHIROPOD	39	28,439	.000	30	21,444	.000	.0000
TOTAL			7,190.000			5,423.000	.7540

ALL COMPANIES  
SEVERITY 2,3,4

MAJOR BUSINESS CLASSIFICATION	PRIOR YR NUMBER OF CLAIMS PAID	PRIOR YR AVERAGE PAID CLAIM	PRIOR YR STD ERR AVG PD CLAIM	CURR YR NUMBER OF CLAIMS PAID	CURR YR AVERAGE INDEMNITY CLAIM	CURR YR STD ERR AVG PD CLAIM	RATIO FOR AVG PD CLAIM
CHIROPRACTORS			.000	3	9,212	9,333.000	.0000
CLINICS/CORP			.000	4	5,568	2,561.000	.0000
DENTISTS	10	13,315	5,201.000	33	10,898	3,101.000	.8184
HOSPITALS	120	12,466	2,019.000	135	10,317	1,403.000	.8276
NURSES	46	11,343	5,523.000	4	1,573	160.000	.1386
NURSING HOMES	10	11,067	3,509.000	3	898	1,000.000	.0811
PHARMACIES			.000	8	6,287	2,024.000	.0000
PHYS AND SURG	142	36,581	5,374.000	119	17,492	1,884.000	.4781
PODIA/CHIROPOD	7	10,790	3,224.000	2	73,500	43,495.000	6.8118
TOTAL	335	22,482	2,594.000	311	13,152	1,076.000	.5850

**BODILY INJURY CLAIM INDEMNITY COMPARISONS**  
PRIOR YEAR = 1986

ALL COMPANIES  
SEVERITY 5,6,7,8

MAJOR BUSINESS CLASSIFICATION	PRIOR YR NUMBER OF CLAIMS PAID	PRIOR YR AVERAGE PAID CLAIM	PRIOR YR STD ERR AVG PD CLAIM	CURR YR NUMBER OF CLAIMS PAID	CURR YR AVERAGE INDEMNITY CLAIM	CURR YR STD ERR AVG PD CLAIM	RATIO FOR AVG PD CLAIM
CLINICS/CORP			.000	2	141,000	108,611.000	.0000
DENTISTS	8	26,701	15,811.000	10	11,651	3,827.000	.4363
HOSPITALS	54	311,300	71,336.000	47	163,037	35,433.000	.5237
NURSES	13	15,997	4,056.000	1	39,230	.000	2.4523
NURSING HOMES	3	107,020	57,287.000	2	12,950	11,998.000	.1210
OPTOMETRISTS	1	200,000	.000	2	16,750	12,999.000	.0837
PHARMACIES			.000	1	51,000	.000	.0000
PHYS AND SURG	126	136,834	18,275.000	108	121,127	16,970.000	.8852
PODIA/CHIROPOD	1	75,000	.000	3	67,500	27,477.000	.9000
TOTAL	206	170,237	22,605.000	176	122,131	14,351.000	.7174

ALL COMPANIES  
SEVERITY 9

MAJOR BUSINESS CLASSIFICATION	PRIOR YR NUMBER OF CLAIMS PAID	PRIOR YR AVERAGE PAID CLAIM	PRIOR YR STD ERR AVG PD CLAIM	CURR YR NUMBER OF CLAIMS PAID	CURR YR AVERAGE INDEMNITY CLAIM	CURR YR STD ERR AVG PD CLAIM	RATIO FOR AVG PD CLAIM
CHIROPRACTORS			.000	1	165,000	.000	.0000
CLINICS/CORP			.000	2	68,750	43,996.000	.0000
DENTISTS			.000	2	4,616	3,499.000	.0000
HOSPITALS	37	118,053	22,627.000	35	79,627	25,864.000	.6745
NURSES	5	215,782	100,976.000	3	127,608	36,164.000	.5913
NURSING HOMES	2	50,000	34,994.000	5	17,900	6,028.000	.3580
PHYS AND SURG	55	100,713	19,849.000	68	144,407	29,206.000	1.4338
TOTAL	99	111,981	14,798.000	116	115,437	19,104.000	1.0308

TABLE IX

Company Indemnity Analysis  
(By Profession Specialty)

For insurance companies, an important factor in offering malpractice coverage is to determine where the losses are occurring. This table displays the ISO (Insurance Services Office) classification code, number of claims reported and paid and the total indemnity paid by profession for 1986, 1987, 1988 and for years 1979-1988 combined.

This data is very helpful for establishing rate relativities for Missouri and should be studied carefully.

DEPT OF ECONOMIC DEVELOPMENT - DIVISION OF INSURANCE  
COMPANY INDEMNITY ANALYSIS

ALL COMPANIES FOR YEAR: 88

PROFESSION SPECIALTY	NUMBER OF CLAIM REPORTS	NUMBER OF CLAIMS PAID	INDEMNITY TOTAL AMOUNT	ECONOMIC DAMAGE TOTAL AMOUNT	NON-ECONOMIC DAMAGE TOTAL AMOUNT
80612 HOSPITAL NOT PROFIT BED	566	200	9,168,045.00	4,269,329.00	4,898,716.00
93215 HOSPITAL GOVERNMENT BED	102	45	3,146,811.00	1,281,616.00	1,865,195.00
80153 SURGERY OBSTETRICS GYNECOLOGY M.D.	116	41	5,011,069.00	3,149,055.00	1,862,014.00
80211 DENTIST NOC	71	42	505,302.00	140,599.00	364,703.00
80143 SURGERY GENERAL NOC M.D.	87	32	3,454,902.00	2,122,575.00	1,332,327.00
80257 INTERNAL MED NO SURGERY M.D.	85	22	1,634,285.00	926,265.00	708,020.00
80154 SURGERY ORTHOPEDIC M.D.	72	22	1,654,054.00	813,929.00	840,125.00
80280 RADIOLOGY DIAGNOSTIC MINOR SURG M.D.	28	12	1,124,667.00	1,089,007.00	35,660.00
80268 PHYSICIANS NO SURGERY NOC M.D.	51	16	1,143,164.00	451,071.00	692,093.00
80102 EMERGENCY MED NO SURGERY M.D.	21	7	95,478.00	55,238.00	40,240.00
80999 ADD CHG PARTNERSHIP LIABILITY M.D.	130	13	2,753,666.00	1,671,469.00	1,082,197.00
80420 FAMILY PHYSICIAN NO SURGERY M.D.	15	8	1,529,000.00	839,685.00	614,315.00
80151 ANESTHESIOLOGY M.D.	24	12	1,095,267.00	514,613.00	580,654.00
80146 SURGERY VASCULAR M.D.	9	4	197,800.00	153,625.00	44,175.00
80421 FAMILY PHYSICIAN MINOR SURG M.D.	11	2	42,000.00	16,900.00	25,100.00
80267 PEDIATRICS NO SURGERY M.D.	21	9	1,504,000.00	1,167,299.00	336,701.00
80145 SURGERY UROLOGICAL M.D.	31	14	1,182,042.00	625,742.00	556,300.00
80998 NURSE	13	6	61,500.00	43,160.00	18,340.00
80422 PHYS NO MAJ SURG CATHETERIZATION M.D.	3	2	106,500.00	62,500.00	44,000.00
80274 GASTROENTEROLOGY MINOR SURG M.D.	2	0	0.00	0.00	0.00
80266 PATHOLOGY NO SURGERY M.D.	4	0	0.00	0.00	0.00
80256 DERMATOLOGY NO SURGERY M.D.	4	2	47,000.00	1,529.00	45,471.00
80249 PSYCHIATRY M.D.	13	1	28,125.00	0.00	28,125.00

(CONTINUED)

DEPT OF ECONOMIC DEVELOPMENT - DIVISION OF INSURANCE  
COMPANY INDEMNITY ANALYSIS

ALL COMPANIES FOR YEAR: 88

PROFESSION SPECIALTY	NUMBER OF CLAIM REPORTS	NUMBER OF CLAIMS PAID	INDEMNITY TOTAL AMOUNT	ECONOMIC DAMAGE TOTAL AMOUNT	NON-ECONOMIC DAMAGE TOTAL AMOUNT
80156 SURGERY PLASTIC M.D.	28	8	308,877.00	151,500.00	157,377.00
80155 SURGERY PLASTIC-OTORHINOLARYNGOLOGY MD	5	1	25,000.00	5,000.00	20,000.00
80144 SURGERY THORACIC M.D.	7	6	807,499.00	333,250.00	474,249.00
80114 SURGERY OPHTHALMOLOGY M.D.	19	3	437,000.00	27,572.00	409,428.00
93216 HOSPITAL GOVERNMENT VISITS	1	1	200,000.00	86,000.00	114,000.00
84999 ADD CHG PARTNERSHIP LIABILITY D.O.	2	1	6,000.00	2,580.00	3,420.00
84965 HOSPITAL OSTEOPATH BED	2	1	50,000.00	35,000.00	15,000.00
84421 FAMILY PHYSICIAN MINOR SURG D.O.	7	2	178,000.00	12,000.00	166,000.00
84420 FAMILY PHYSICIAN NO SURGERY D.O.	2	1	165,000.00	15,000.00	150,000.00
84277 GYNECOLOGY MINOR SURG D.O.	2	1	1,000.00	600.00	400.00
84268 PHYSICIANS NO SURGERY NOC D.O.	1	0	0.00	0.00	0.00
84154 SURGERY ORTHOPEDIC D.O.	4	0	0.00	0.00	0.00
80924 NURSE HOME NOT PROFIT BED	8	2	100,892.00	12,946.00	87,946.00
80614 CLINICS OUTP ONLY NOT PROFIT VISITS	5	3	445,000.00	117,500.00	327,500.00
80410 CHIROPRACTORS	4	2	11,250.00	6,000.00	5,250.00
80293 PEDIATRICS MINOR SURG M.D.	3	2	35,000.00	10,000.00	25,000.00
80289 OPHTHALMOLOGY MINOR SURG M.D.	1	0	0.00	0.00	0.00
80255 CARDIOVASCULAR DISEASE NO SURGERY M.D.	3	0	0.00	0.00	0.00
80254 ALLERGY M.D.	5	1	1,500.00	660.00	840.00
80241 GASTROENTEROLOGY NO SURGERY M.D.	1	0	0.00	0.00	0.00
80223 DENTIST FED GOVERNMENT NOC	2	0	0.00	0.00	0.00
80210 DENTAL HYGIENISTS	27	15	241,245.00	67,059.00	174,186.00
80167 SURGERY GYNECOLOGY M.D.	6	4	181,750.00	31,750.00	150,000.00

(CONTINUED)



DEPT OF ECONOMIC DEVELOPMENT - DIVISION OF INSURANCE  
COMPANY INDEMNITY ANALYSIS

ALL COMPANIES FOR YEAR: 88

PROFESSION SPECIALTY	NUMBER OF CLAIM REPORTS	NUMBER OF CLAIMS PAID	INDEMNITY TOTAL AMOUNT	ECONOMIC DAMAGE TOTAL AMOUNT	NON-ECONOMIC DAMAGE TOTAL AMOUNT
80152 SURGERY NEUROLOGY M.D.	36	13	1,377,797.00	811,424.00	566,373.00
80150 SURGERY CARDIOVASCULAR DISEASE M.D.	8	1	250,000.00	0.00	250,000.00
80132 MILITARY MINOR SURGERY M.D.	1	0	0.00	0.00	0.00
80923 NURSE HOME FOR PROFIT BED	12	8	615,805.00	207,764.00	408,041.00
80117 SURGERY GENERAL PRACTICE M.D.	19	8	784,000.00	368,320.00	415,680.00
80611 HOSPITAL FOR PROFIT BED	14	7	1,691,250.00	1,590,250.00	101,000.00
80325 TEACHING PHYSICIAN MAJOR SURGERY GROUP 3	21	7	26,334.00	3,334.00	23,000.00
80322 TEACHING PHYSICIAN MINOR SURGERY	11	7	815,431.00	377,550.00	437,881.00
59112 PHARMACISTS	6	5	30,000.00	3,400.00	26,600.00
84143 SURGERY GENERAL NOC D.O.	4	4	458,750.00	63,250.00	395,500.00
80613 CLINICS OUTP ONLY FOR PROFIT VISITS	6	4	49,250.00	19,040.00	30,210.00
80449 PHYS NO MAJ SURG RADIOPAQUE DYE INJECTION MD	5	4	405,000.00	158,239.00	246,761.00
80327 TEACHING PHYSICIAN MAJOR SURGERY GROUP 5	9	4	37,950.00	20,725.00	17,225.00
80993 CHIROPDIST	5	3	249,000.00	47,917.00	201,083.00
80326 TEACHING PHYSICIAN MAJOR SURGERY GROUP 4	6	3	37,500.00	7,500.00	30,000.00
80324 TEACHING PHYSICIAN MAJOR SURGERY GROUP 2	3	3	30,000.00	30,000.00	0.00
80321 TEACHING PHYSICIAN NO SURGERY	5	3	38,334.00	3,334.00	35,000.00
80281 CARDIOVASCULAR DISEASE MINOR SURG M.D.	7	3	401,250.00	255,000.00	146,250.00
80253 RADIOLOGY DIAGNOSTIC NO SURGERY M.D.	9	3	49,000.00	42,000.00	7,000.00
80168 SURGERY OBSTETRICS M.D.	4	3	140,000.00	0.00	140,000.00
80159 SURGERY OTORHINOLARYNGOLOGY M.D.	8	3	58,000.00	8,500.00	49,500.00
84284 INTERNAL MED MINOR SURG D.O.	2	2	21,250.00	13,250.00	8,000.00

(CONTINUED)

DEPT OF ECONOMIC DEVELOPMENT - DIVISION OF INSURANCE  
COMPANY INDEMNITY ANALYSIS

ALL COMPANIES FOR YEAR: 88

PROFESSION SPECIALTY	NUMBER OF CLAIM REPORTS	NUMBER OF CLAIMS PAID	INDEMNITY TOTAL AMOUNT	ECONOMIC DAMAGE TOTAL AMOUNT	NON-ECONOMIC DAMAGE TOTAL AMOUNT
84153 SURGERY OBSTETRICS GYNECOLOGY D.O.	3	2	1,120,000.00	955,000.00	165,000.00
80960 NURSE ANESTHETISTS	2	2	100,670.00	100,670.00	0.00
80287 NEPHROLOGY MINOR SURG M.D.	2	2	230,000.00	145,951.00	84,049.00
80261 NEUROLOGY NO SURGERY M.D.	6	2	3,750.00	750.00	3,000.00
84280 RADIOLOGY DIAGNOSTIC MINOR SURG D.O.	1	1	45,000.00	0.00	45,000.00
84151 ANESTHESIOLOGY D.O.	2	1	253,769.00	53,000.00	200,769.00
80994 OPTOMETRISTS	2	1	5,350.00	2,301.00	3,049.00
80916 MENTAL INSTITUTE NOT PROFIT BED	1	1	6,500.00	6,500.00	0.00
80282 DERMATOLOGY MINOR SURGERY M.D.	1	1	80,000.00	28,000.00	52,000.00
80260 NEPHROLOGY NO SURGERY M.D.	1	1	15,000.00	15,000.00	0.00
80246 INFECT DISEASE NO SURGERY M.D.	1	1	17,500.00	4,375.00	13,125.00
80236 PUBLIC HEALTH M.D.	1	1	3,500.00	3,500.00	0.00
80212 DENTIST EMPLOYED ORAL SURGERY	1	1	100,000.00	50,000.00	50,000.00
80177 ADD CHG EMPLOYED PHYSICIAN M.D.	2	1	5,000.00	5,000.00	0.00
80172 MILITARY MAJOR SURGERY GROUP 1 M.D.	1	1	7,500.00	5,000.00	2,500.00
80166 SURGERY ABDOMINAL M.D.	2	1	2,000.00	500.00	1,500.00
80284 INTERNAL MED MINOR SURG M.D.	10	0	0.00	0.00	0.00
80323 TEACHING PHYSICIAN MAJOR SURGERY GROUP 1	1	0	0.00	0.00	0.00
84155 SURGERY PLASTIC-OTORHINOLARYNGOLOGY DO	1	0	0.00	0.00	0.00
80272 ENDOCRINOLOGY MINOR SURG M.D.	1	0	0.00	0.00	0.00
80245 HEMATOLOGY NO SURGERY M.D.	1	0	0.00	0.00	0.00
80115 SURGERY COLON AND RECTAL M.D.	1	0	0.00	0.00	0.00
84266 PATHOLOGY NO SURGERY D.O.	1	0	0.00	0.00	0.00

(CONTINUED)

DEPT OF ECONOMIC DEVELOPMENT - DIVISION OF INSURANCE  
COMPANY INDEMNITY ANALYSIS

ALL COMPANIES FOR YEAR: 88

PROFESSION SPECIALTY	NUMBER OF CLAIM REPORTS	NUMBER OF CLAIMS PAID	INDEMNITY TOTAL AMOUNT	ECONOMIC DAMAGE TOTAL AMOUNT	NON-ECONOMIC DAMAGE TOTAL AMOUNT
80233 OCCUPATIONAL MED M.D.	1	0	0.00	0.00	0.00
80157 EMERGENCY MED MAJOR SURG M.D.	1	0	0.00	0.00	0.00
80141 SURGERY CARDIAC M.D.	1	0	0.00	0.00	0.00
84257 INTERNAL MED NO SURGERY D.O.	1	0	0.00	0.00	0.00
80235 PHYSICAL MED AND REHABILITATION M.D.	3	0	0.00	0.00	0.00
80225 DENTIST FED GOVERNMENT ORAL SURGERY	1	0	0.00	0.00	0.00
80262 NUCLEAR MEDICINE M.D.	2	0	0.00	0.00	0.00
84293 PEDIATRICS MINOR SURG D.O.	1	0	0.00	0.00	0.00
84282 DERMATOLOGY MINOR SURGERY D.O.	1	0	0.00	0.00	0.00
84244 GYNECOLOGY NO SURGERY D.O.	1	0	0.00	0.00	0.00
84150 SURGERY CARDIOVASCULAR DISEASE D.O.	1	0	0.00	0.00	0.00
80952 NURSE HOME NOT PROFIT VISITS	1	0	0.00	0.00	0.00
80428 PHYS NO MAJ SURG PNEUMONENCEPHALOGRAPHY MD	1	0	0.00	0.00	0.00
80243 GERIATRICS NO SURGERY M.D.	1	0	0.00	0.00	0.00
TOTAL	1,887	684	48,241,130.00	25,715,967.00	22,450,163.00

DEPT OF ECONOMIC DEVELOPMENT - DIVISION OF INSURANCE  
COMPANY INDEMNITY ANALYSIS

ALL COMPANIES FOR YEAR: 87

PROFESSION SPECIALTY	NUMBER OF CLAIM REPORTS	NUMBER OF CLAIMS PAID	INDEMNITY TOTAL AMOUNT	ECONOMIC DAMAGE TOTAL AMOUNT	NON-ECONOMIC DAMAGE TOTAL AMOUNT
80612 HOSPITAL NOT PROFIT BED	633	171	7,564,627.00	3,022,867.00	4,541,760.00
93215 HOSPITAL GOVERNMENT BED	126	39	2,439,050.00	927,111.00	1,511,939.00
80153 SURGERY OBSTETRICS GYNECOLOGY M.D.	95	41	4,578,678.00	2,598,436.00	1,980,242.00
80211 DENTIST NOC	55	26	228,178.00	84,659.00	143,519.00
80143 SURGERY GENERAL NOC M.D.	74	33	2,931,364.00	1,511,794.00	1,419,570.00
80257 INTERNAL MED NO SURGERY M.D.	60	17	757,730.00	553,910.00	203,820.00
80154 SURGERY ORTHOPEDIC M.D.	65	26	2,190,976.00	990,376.00	1,200,600.00
80280 RADIOLOGY DIAGNOSTIC MINOR SURG M.D.	44	9	1,230,000.00	912,000.00	318,000.00
80268 PHYSICIANS NO SURGERY NOC M.D.	61	20	1,162,578.00	724,817.00	437,761.00
80102 EMERGENCY MED NO SURGERY M.D.	26	14	462,206.00	323,516.00	138,690.00
80999 ADD CHG PARTNERSHIP LIABILITY M.D.	86	11	319,255.00	139,255.00	180,000.00
80420 FAMILY PHYSICIAN NO SURGERY M.D.	11	4	104,000.00	48,153.00	55,847.00
80151 ANESTHESIOLOGY M.D.	29	15	2,868,732.00	2,179,180.00	689,552.00
80146 SURGERY VASCULAR M.D.	7	3	30,000.00	5,000.00	25,000.00
80421 FAMILY PHYSICIAN MINOR SURG M.D.	9	3	80,500.00	17,100.00	63,400.00
80267 PEDIATRICS NO SURGERY M.D.	17	8	325,000.00	72,500.00	252,500.00
80145 SURGERY UROLOGICAL M.D.	28	3	155,000.00	24,835.00	130,165.00
80998 NURSE	24	4	302,618.00	163,127.00	139,491.00
80422 PHYS NO MAJ SURG CATHETERIZATION M.D.	1	0	0.00	0.00	0.00
80274 GASTROENTEROLOGY MINOR SURG M.D.	1	0	0.00	0.00	0.00
80266 PATHOLOGY NO SURGERY M.D.	14	2	90,000.00	50,000.00	40,000.00
80256 DERMATOLOGY NO SURGERY M.D.	4	1	9,563.00	9,563.00	0.00
80249 PSYCHIATRY M.D.	9	3	46,250.00	11,250.00	35,000.00

(CONTINUED)

DEPT OF ECONOMIC DEVELOPMENT - DIVISION OF INSURANCE  
COMPANY INDEMNITY ANALYSIS

ALL COMPANIES FOR YEAR: 87

	NUMBER OF CLAIM REPORTS	NUMBER OF CLAIMS PAID	INDEMNITY TOTAL AMOUNT	ECONOMIC DAMAGE TOTAL AMOUNT	NON-ECONOMIC DAMAGE TOTAL AMOUNT
PROFESSION SPECIALTY					
80156 SURGERY PLASTIC M.D.	24	10	684,850.00	205,527.00	479,323.00
80155 SURGERY PLASTIC-OTORHINOLARYNGOLOGY MD	5	1	2,500.00	0.00	2,500.00
80144 SURGERY THORACIC M.D.	16	5	92,500.00	56,875.00	35,625.00
80114 SURGERY OPHTHALMOLOGY M.D.	8	2	163,500.00	48,500.00	115,000.00
84999 ADD CHG PARTNERSHIP LIABILITY D.O.	4	0	0.00	0.00	0.00
84965 HOSPITAL OSTEOPATH BED	1	0	0.00	0.00	0.00
84421 FAMILY PHYSICIAN MINOR SURG D.O.	26	14	660,000.00	202,500.00	457,500.00
84420 FAMILY PHYSICIAN NO SURGERY D.O.	9	4	24,750.00	14,750.00	10,000.00
84277 GYNECOLOGY MINOR SURG D.O.	4	2	138,000.00	0.00	138,000.00
84268 PHYSICIANS NO SURGERY NOC D.O.	18	4	238,000.00	180,000.00	58,000.00
84154 SURGERY ORTHOPEDIC D.O.	7	3	164,000.00	60,000.00	104,000.00
80924 NURSE HOME NOT PROFIT BED	9	4	20,196.00	12,696.00	7,500.00
80614 CLINICS OUTP ONLY NOT PROFIT VISITS	16	4	269,024.00	31,250.00	237,774.00
80452 ADD CHG EMPLOYED NURSE ANESTHETISTS M.D.	1	1	83,333.00	25,000.00	58,333.00
80410 CHIROPRACTORS	6	4	207,500.00	80,000.00	127,500.00
80293 PEDIATRICS MINOR SURG M.D.	1	1	45,000.00	28,550.00	16,450.00
80289 OPHTHALMOLOGY MINOR SURG M.D.	2	1	816.00	816.00	0.00
80255 CARDIOVASCULAR DISEASE NO SURGERY M.D.	2	1	175,000.00	175,000.00	0.00
80223 DENTIST FED GOVERNMENT NOC	2	1	10,000.00	8,000.00	2,000.00
80216 DENTIST MILITARY	2	1	95,000.00	15,000.00	80,000.00
80210 DENTAL HYGIENISTS	23	15	169,958.00	76,643.00	93,315.00
80167 SURGERY GYNECOLOGY M.D.	3	0	0.00	0.00	0.00
80152 SURGERY NEUROLOGY M.D.	18	4	234,226.00	224,226.00	10,000.00

(CONTINUED)

DEPT OF ECONOMIC DEVELOPMENT - DIVISION OF INSURANCE  
COMPANY INDEMNITY ANALYSIS

ALL COMPANIES FOR YEAR: 87

PROFESSION SPECIALTY	NUMBER OF CLAIM REPORTS	NUMBER OF CLAIMS PAID	INDEMNITY TOTAL AMOUNT	ECONOMIC DAMAGE TOTAL AMOUNT	NON-ECONOMIC DAMAGE TOTAL AMOUNT
80150 SURGERY CARDIOVASCULAR DISEASE M.D.	7	1	50,000.00	50,000.00	0.00
80923 NURSE HOME FOR PROFIT BED	16	6	97,900.00	44,230.00	53,670.00
80117 SURGERY GENERAL PRACTICE M.D.	25	9	360,750.00	240,336.00	120,414.00
80611 HOSPITAL FOR PROFIT BED	21	10	1,797,958.00	1,437,365.00	360,593.00
80325 TEACHING PHYSICIAN MAJOR SURGERY GROUP 3	5	0	0.00	0.00	0.00
80322 TEACHING PHYSICIAN MINOR SURGERY	7	0	0.00	0.00	0.00
59112 PHARMACISTS	12	9	101,300.00	23,915.00	77,385.00
84143 SURGERY GENERAL NOC D.O.	6	3	525,000.00	32,000.00	493,000.00
80613 CLINICS OUTP ONLY FOR PROFIT VISITS	4	2	32,500.00	8,900.00	23,600.00
80449 PHYS NO MAJ SURG RADIOPAQUE DYE INJECTION MD	1	0	0.00	0.00	0.00
80327 TEACHING PHYSICIAN MAJOR SURGERY GROUP 5	3	1	110,000.00	5,300.00	104,700.00
80993 CHIROPDIST	8	4	337,000.00	139,500.00	197,500.00
80321 TEACHING PHYSICIAN NO SURGERY	5	0	0.00	0.00	0.00
80281 CARDIOVASCULAR DISEASE MINOR SURG M.D.	4	2	35,000.00	35,000.00	0.00
80253 RADIOLOGY DIAGNOSTIC NO SURGERY M.D.	18	5	449,444.00	149,166.00	300,278.00
80159 SURGERY OTORHINOLARYNGOLOGY M.D.	8	4	212,507.00	23,007.00	189,500.00
84284 INTERNAL MED MINOR SURG D.O.	1	1	8,500.00	0.00	8,500.00
84153 SURGERY OBSTETRICS GYNECOLOGY D.O.	9	2	65,000.00	15,000.00	50,000.00
80960 NURSE ANESTHETISTS	1	0	0.00	0.00	0.00
80261 NEUROLOGY NO SURGERY M.D.	3	0	0.00	0.00	0.00
84280 RADIOLOGY DIAGNOSTIC MINOR SURG D.O.	3	0	0.00	0.00	0.00
84151 ANESTHESIOLOGY D.O.	2	2	92,000.00	90,000.00	2,000.00

(CONTINUED)

DEPT OF ECONOMIC DEVELOPMENT - DIVISION OF INSURANCE  
COMPANY INDEMNITY ANALYSIS

ALL COMPANIES FOR YEAR: 87

PROFESSION SPECIALTY	NUMBER OF CLAIM REPORTS	NUMBER OF CLAIMS PAID	INDEMNITY TOTAL AMOUNT	ECONOMIC DAMAGE TOTAL AMOUNT	NON-ECONOMIC DAMAGE TOTAL AMOUNT
80994 OPTOMETRISTS	2	1	3,500.00	0.00	3,500.00
80916 MENTAL INSTITUTE NOT PROFIT BED	1	1	100,000.00	10,000.00	90,000.00
80282 DERMATOLOGY MINOR SURGERY M.D.	1	0	0.00	0.00	0.00
80260 NEPHROLOGY NO SURGERY M.D.	2	1	200,000.00	6,650.00	193,350.00
80246 INFECT DISEASE NO SURGERY M.D.	1	0	0.00	0.00	0.00
80212 DENTIST EMPLOYED ORAL SURGERY	4	1	8,333.00	3,333.00	5,000.00
80172 MILITARY MAJOR SURGERY GROUP 1 M.D.	2	2	66,500.00	24,800.00	41,700.00
80166 SURGERY ABDOMINAL M.D.	1	0	0.00	0.00	0.00
84253 RADIOLOGY DIAGNOSTIC NO SURGERY D.O.	4	3	53,000.00	5,000.00	48,000.00
80284 INTERNAL MED MINOR SURG M.D.	15	3	142,500.00	76,000.00	66,500.00
84156 SURGERY PLASTIC D.O.	3	2	200,000.00	18,908.00	181,092.00
80995 PHYSIOTHERAPISTS	2	2	40,730.00	40,730.00	0.00
80992 BLOOD BANKS	2	2	116,500.00	33,250.00	83,250.00
80323 TEACHING PHYSICIAN MAJOR SURGERY GROUP 1	2	2	167,500.00	43,500.00	124,000.00
80263 OPHTHALMOLOGY NO SURGERY M.D.	2	2	138.00	138.00	0.00
84803 CLINICS OUTP ONLY OSTEOPATH VISITS	2	1	1,000,000.00	725,000.00	275,000.00
84281 CARDIOVASCULAR DISEASE MINOR SURG D.O.	1	1	100,000.00	100,000.00	0.00
84267 PEDIATRICS NO SURGERY D.O.	1	1	505,000.00	20,000.00	485,000.00
84261 NEUROLOGY NO SURGERY D.O.	1	1	50,000.00	18,750.00	31,250.00
84238 ENDOCRINOLOGY NO SURGERY D.O.	1	1	275,000.00	100,000.00	175,000.00
84155 SURGERY PLASTIC-OTORHINOLARYNGOLOGY DO	1	1	200,000.00	0.00	200,000.00
84152 SURGERY NEUROLOGY D.O.	3	1	50,000.00	50,000.00	0.00
84102 EMERGENCY MED NO SURGERY D.O.	1	1	60,000.00	0.00	60,000.00

(CONTINUED)

DEPT OF ECONOMIC DEVELOPMENT - DIVISION OF INSURANCE  
COMPANY INDEMNITY ANALYSIS

ALL COMPANIES FOR YEAR: 87

PROFESSION SPECIALTY	NUMBER OF CLAIM REPORTS	NUMBER OF CLAIMS PAID	INDEMNITY TOTAL AMOUNT	ECONOMIC DAMAGE TOTAL AMOUNT	NON-ECONOMIC DAMAGE TOTAL AMOUNT
80617 HOSPITAL NOT PROFIT VISITS	1	1	2,000.00	0.00	0.00
80277 GYNECOLOGY MINOR SURG M.D.	3	1	300,000.00	180,000.00	120,000.00
80272 ENDOCRINOLOGY MINOR SURG M.D.	1	1	105,000.00	0.00	105,000.00
80269 PULMONARY DISEASE NO SURGERY M.D.	1	1	25,000.00	25,000.00	0.00
80245 HEMATOLOGY NO SURGERY M.D.	1	1	200,000.00	50,000.00	150,000.00
80213 DENTIST EMPLOYED NOC	6	1	46.00	46.00	0.00
80163 ADD CHG EMPLOYED PHYS RADIATION THERAPY M.D.	1	1	19,500.00	2,742.00	16,758.00
80251 PSYCHOSOMATIC MEDICINE M.D.	1	0	0.00	0.00	0.00
80115 SURGERY COLON AND RECTAL M.D.	1	0	0.00	0.00	0.00
80291 OTORHINOLARYNGOLOGY MINOR SURG M.D.	1	0	0.00	0.00	0.00
84266 PATHOLOGY NO SURGERY D.O.	1	0	0.00	0.00	0.00
80157 EMERGENCY MED MAJOR SURG M.D.	1	0	0.00	0.00	0.00
80610 HOSPITAL FOR PROFIT VISITS	2	0	0.00	0.00	0.00
80288 NEUROLOGY MINOR SURG M.D.	1	0	0.00	0.00	0.00
80235 PHYSICAL MED AND REHABILITATION M.D.	2	0	0.00	0.00	0.00
80131 MILITARY NO SURGERY M.D.	1	0	0.00	0.00	0.00
84157 EMERGENCY MED MAJOR SURG D.O.	1	0	0.00	0.00	0.00
80713 X-RAY TECHNICIANS	1	0	0.00	0.00	0.00
80711 MEDICAL LABORATORY TECHNICIANS	1	0	0.00	0.00	0.00
80259 NEOPLASTIC DISEASE NO SURGERY M.D.	1	0	0.00	0.00	0.00
80244 GYNECOLOGY NO SURGERY M.D.	1	0	0.00	0.00	0.00
TOTAL	1,940	633	39,619,564.00	19,642,348.00	19,975,216.00



DEPT OF ECONOMIC DEVELOPMENT - DIVISION OF INSURANCE  
COMPANY INDEMNITY ANALYSIS

ALL COMPANIES FOR YEAR: 86

PROFESSION SPECIALTY	NUMBER OF CLAIM REPORTS	NUMBER OF CLAIMS PAID	INDEMNITY TOTAL AMOUNT	ECONOMIC DAMAGE TOTAL AMOUNT	NON-ECONOMIC DAMAGE TOTAL AMOUNT
80612 HOSPITAL NOT PROFIT BED	667	169	16,287,785.00	2,402,641.00	2,703,937.00
93215 HOSPITAL GOVERNMENT BED	146	38	4,011,102.00	0.00	0.00
80153 SURGERY OBSTETRICS GYNECOLOGY M.D.	113	39	4,006,024.00	467,979.00	522,871.00
80211 DENTIST NOC	48	33	430,715.00	20,023.00	40,285.00
80143 SURGERY GENERAL NOC, M.D.	100	41	3,089,852.00	919,754.00	975,411.00
80257 INTERNAL MED NO SURGERY M.D.	62	23	1,697,800.00	314,045.00	203,500.00
80154 SURGERY ORTHOPEDIC M.D.	61	20	1,240,083.00	242,061.00	232,439.00
80280 RADIOLOGY DIAGNOSTIC MINOR SURG M.D.	31	3	197,530.00	197,530.00	0.00
80268 PHYSICIANS NO SURGERY NOC M.D.	38	13	999,105.00	197,754.00	292,882.00
80102 EMERGENCY MED NO SURGERY M.D.	27	12	646,500.00	63,831.00	31,169.00
80999 ADD CHG PARTNERSHIP LIABILITY M.D.	119	23	2,595,197.00	4,500.00	0.00
80420 FAMILY PHYSICIAN NO SURGERY M.D.	14	4	35,500.00	13,849.00	14,651.00
80151 ANESTHESIOLOGY M.D.	35	13	845,355.00	168,604.00	576,751.00
80146 SURGERY VASCULAR M.D.	2	1	137,500.00	99,963.00	37,537.00
80421 FAMILY PHYSICIAN MINOR SURG M.D.	28	14	2,281,427.00	85,287.00	204,713.00
80267 PEDIATRICS NO SURGERY M.D.	9	3	100,000.00	0.00	0.00
80145 SURGERY UROLOGICAL M.D.	28	10	890,021.00	581,239.00	187,282.00
80998 NURSE	19	4	61,219.00	42,500.00	0.00
80422 PHYS NO MAJ SURG CATHETERIZATION M.D.	1	0	0.00	0.00	0.00
80266 PATHOLOGY NO SURGERY M.D.	4	1	1,500.00	150.00	1,350.00
80256 DERMATOLOGY NO SURGERY M.D.	2	0	0.00	0.00	0.00
80249 PSYCHIATRY M.D.	9	4	57,500.00	2,500.00	0.00
80156 SURGERY PLASTIC M.D.	17	9	190,297.00	30,000.00	0.00

(CONTINUED)

DEPT OF ECONOMIC DEVELOPMENT - DIVISION OF INSURANCE  
COMPANY INDEMNITY ANALYSIS

ALL COMPANIES FOR YEAR: 86

PROFESSION SPECIALTY	NUMBER OF CLAIM REPORTS	NUMBER OF CLAIMS PAID	INDEMNITY TOTAL AMOUNT	ECONOMIC DAMAGE TOTAL AMOUNT	NON-ECONOMIC DAMAGE TOTAL AMOUNT
80155 SURGERY PLASTIC-OTORHINOLARYNGOLOGY MD	7	3	5,335.00	0.00	0.00
80144 SURGERY THORACIC M.D.	17	7	504,325.00	0.00	0.00
80114 SURGERY OPHTHALMOLOGY M.D.	13	4	252,000.00	0.00	0.00
84999 ADD CHG PARTNERSHIP LIABILITY D.O.	11	3	41,300.00	25,000.00	10,000.00
84965 HOSPITAL OSTEOPATH BED	5	1	2,000.00	0.00	2,000.00
84421 FAMILY PHYSICIAN MINOR SURG D.O.	26	14	496,250.00	68,750.00	160,000.00
84420 FAMILY PHYSICIAN NO SURGERY D.O.	9	5	142,500.00	20,000.00	122,500.00
84277 GYNECOLOGY MINOR SURG D.O.	2	1	13,850.00	0.00	13,850.00
84268 PHYSICIANS NO SURGERY NOC D.O.	17	8	239,418.00	0.00	91,550.00
84154 SURGERY ORTHOPEDIC D.O.	13	4	435,000.00	0.00	300,000.00
80924 NURSE HOME NOT PROFIT BED	3	2	105,000.00	0.00	20,000.00
80614 CLINICS OUTP ONLY NOT PROFIT VISITS	6	3	135,000.00	5,000.00	0.00
80410 CHIROPRACTORS	5	3	58,500.00	15,000.00	38,000.00
80293 PEDIATRICS MINOR SURG M.D.	7	5	898,500.00	25,000.00	671,000.00
80289 OPHTHALMOLOGY MINOR SURG M.D.	2	0	0.00	0.00	0.00
80255 CARDIOVASCULAR DISEASE NO SURGERY M.D.	4	0	0.00	0.00	0.00
80254 ALLERGY M.D.	1	0	0.00	0.00	0.00
80241 GASTROENTEROLOGY NO SURGERY M.D.	1	0	0.00	0.00	0.00
80216 DENTIST MILITARY	1	1	600,000.00	0.00	0.00
80210 DENTAL HYGIENISTS	34	24	529,511.00	99,189.00	19,724.00
80167 SURGERY GYNECOLOGY M.D.	3	2	50,422.00	0.00	3,500.00
80152 SURGERY NEUROLOGY M.D.	21	7	3,131,500.00	1,806,496.00	1,125,004.00
80150 SURGERY CARDIOVASCULAR DISEASE M.D.	6	1	5,000.00	0.00	5,000.00

(CONTINUED)

DEPT OF ECONOMIC DEVELOPMENT - DIVISION OF INSURANCE  
COMPANY INDEMNITY ANALYSIS

ALL COMPANIES FOR YEAR: 86

PROFESSION SPECIALTY	NUMBER OF CLAIM REPORTS	NUMBER OF CLAIMS PAID	INDEMNITY TOTAL AMOUNT	ECONOMIC DAMAGE TOTAL AMOUNT	NON-ECONOMIC DAMAGE TOTAL AMOUNT
80923 NURSE HOME FOR PROFIT BED	12	7	53,238.00	15,077.00	8,500.00
80117 SURGERY GENERAL PRACTICE M.D.	23	6	1,110,500.00	0.00	0.00
80611 HOSPITAL FOR PROFIT BED	12	7	390,681.00	198,431.00	92,250.00
80325 TEACHING PHYSICIAN MAJOR SURGERY GROUP 3	6	0	0.00	0.00	0.00
59112 PHARMACISTS	15	9	35,588.00	6,623.00	16,799.00
84143 SURGERY GENERAL NOC D.O.	7	3	104,750.00	0.00	101,250.00
80613 CLINICS OUTP ONLY FOR PROFIT VISITS	8	3	353,538.00	226,964.00	125,000.00
80449 PHYS NO MAJ SURG RADIOPAQUE DYE INJECTION MD	1	1	75,000.00	0.00	0.00
80327 TEACHING PHYSICIAN MAJOR SURGERY GROUP 5	4	3	53,000.00	28,000.00	25,000.00
80993 CHIROPDIST	6	5	129,250.00	46,450.00	82,800.00
80321 TEACHING PHYSICIAN NO SURGERY	6	1	230.00	230.00	0.00
80281 CARDIOVASCULAR DISEASE MINOR SURG M.D.	8	3	60,000.00	5,000.00	30,000.00
80253 RADIOLOGY DIAGNOSTIC NO SURGERY M.D.	9	1	17,500.00	0.00	0.00
80159 SURGERY OTORHINOLARYNGOLOGY M.D.	9	3	806,100.00	600.00	5,500.00
84284 INTERNAL MED MINOR SURG D.O.	5	0	0.00	0.00	0.00
84153 SURGERY OBSTETRICS GYNECOLOGY D.O.	2	1	73,000.00	22,384.00	50,616.00
80287 NEPHROLOGY MINOR SURG M.D.	2	1	248,386.00	248,386.00	0.00
80261 NEUROLOGY NO SURGERY M.D.	6	1	7,500.00	0.00	0.00
84280 RADIOLOGY DIAGNOSTIC MINOR SURG D.O.	4	1	30,000.00	30,000.00	0.00
84151 ANESTHESIOLOGY D.O.	6	4	1,021,900.00	0.00	21,900.00
80994 OPTOMETRISTS	3	2	200,077.00	50,000.00	150,000.00
80916 MENTAL INSTITUTE NOT PROFIT BED	1	1	15,000.00	0.00	0.00

(CONTINUED)

DEPT OF ECONOMIC DEVELOPMENT - DIVISION OF INSURANCE  
COMPANY INDEMNITY ANALYSIS

ALL COMPANIES FOR YEAR: 86

	NUMBER OF CLAIM REPORTS	NUMBER OF CLAIMS PAID	INDEMNITY TOTAL AMOUNT	ECONOMIC DAMAGE TOTAL AMOUNT	NON-ECONOMIC DAMAGE TOTAL AMOUNT
PROFESSION SPECIALTY					
80260 NEPHROLOGY NO SURGERY M.D.	2	1	248,386.00	248,386.00	0.00
80212 DENTIST EMPLOYED ORAL SURGERY	24	11	1,030,096.00	10,000.00	0.00
80177 ADD CHG EMPLOYED PHYSICIAN M.D.	1	1	577.00	577.00	0.00
80172 MILITARY MAJOR SURGERY GROUP 1 M.D.	1	0	0.00	0.00	0.00
80166 SURGERY ABDOMINAL M.D.	1	0	0.00	0.00	0.00
84253 RADIOLOGY DIAGNOSTIC NO SURGERY D.O.	4	1	7,500.00	0.00	7,500.00
80284 INTERNAL MED MINOR SURG M.D.	12	0	0.00	0.00	0.00
84156 SURGERY PLASTIC D.O.	2	2	75,000.00	10,000.00	0.00
80995 PHYSIOTHERAPISTS	1	1	781.00	781.00	0.00
80323 TEACHING PHYSICIAN MAJOR SURGERY GROUP 1	1	0	0.00	0.00	0.00
84803 CLINICS OUTP ONLY OSTEOPATH VISITS	1	1	4,100.00	0.00	4,100.00
84261 NEUROLOGY NO SURGERY D.O.	2	0	0.00	0.00	0.00
84155 SURGERY PLASTIC-OTORHINOLARYNGOLOGY DO	7	3	257,500.00	0.00	0.00
84152 SURGERY NEUROLOGY D.O.	2	1	50,000.00	0.00	0.00
84102 EMERGENCY MED NO SURGERY D.O.	1	0	0.00	0.00	0.00
80617 HOSPITAL NOT PROFIT VISITS	1	1	22,500.00	0.00	22,500.00
80277 GYNECOLOGY MINOR SURG M.D.	2	0	0.00	0.00	0.00
80213 DENTIST EMPLOYED NOC	21	7	200,000.00	169,522.00	13,478.00
80292 PATHOLOGY MINOR SURG M.D.	3	3	300,000.00	0.00	0.00
92212 NURSE HOME GOVERNMENT BED	1	1	12,000.00	12,000.00	0.00
84452 ADD CHG EMPLOYED NURSE ANESTHETISTS D.O.	1	1	150,000.00	150,000.00	0.00
84443 PHYS NO MAJ SURG PNEUMATIC DILATATION D.O.	2	1	50,000.00	0.00	0.00
80945 EMPLOYED PHYSIOTHERAPISTS	1	1	55.00	0.00	0.00

(CONTINUED)

DEPT OF ECONOMIC DEVELOPMENT - DIVISION OF INSURANCE  
COMPANY INDEMNITY ANALYSIS

ALL COMPANIES FOR YEAR: 86

PROFESSION SPECIALTY	NUMBER OF CLAIM REPORTS	NUMBER OF CLAIMS PAID	INDEMNITY TOTAL AMOUNT	ECONOMIC DAMAGE TOTAL AMOUNT	NON-ECONOMIC DAMAGE TOTAL AMOUNT
80252 RHEUMATOLOGY NO SURGERY M.D.	1	1	2,337.00	0.00	0.00
80251 PSYCHOSOMATIC MEDICINE M.D.	1	1	100,000.00	50,000.00	50,000.00
80158 SURGERY OTOTOLOGY M.D.	1	1	45,000.00	0.00	0.00
80115 SURGERY COLON AND RECTAL M.D.	2	1	7,500.00	0.00	0.00
84145 SURGERY UROLOGICAL D.O.	2	0	0.00	0.00	0.00
84289 OPHTHALMOLOGY MINOR SURG D.O.	3	0	0.00	0.00	0.00
84266 PATHOLOGY NO SURGERY D.O.	1	0	0.00	0.00	0.00
80412 PARTNERSHIP LIABILITY CHIROPRACTORS	1	0	0.00	0.00	0.00
80141 SURGERY CARDIAC M.D.	2	0	0.00	0.00	0.00
84291 OTORHINOLARYNGOLOGY MINOR SURG D.O.	1	0	0.00	0.00	0.00
80288 NEUROLOGY MINOR SURG M.D.	1	0	0.00	0.00	0.00
80235 PHYSICAL MED AND REHABILITATION M.D.	3	0	0.00	0.00	0.00
80997 MENTAL INSTITUTE FOR PROFIT BED	2	0	0.00	0.00	0.00
84428 PHYS NO MAJ SURG PNEUMONENCEPHALOGRAPHY DO	1	0	0.00	0.00	0.00
80238 ENDOCRINOLOGY NO SURGERY M.D.	1	0	0.00	0.00	0.00
84293 PEDIATRICS MINOR SURG D.O.	1	0	0.00	0.00	0.00
84282 DERMATOLOGY MINOR SURGERY D.O.	1	0	0.00	0.00	0.00
80259 NEOPLASTIC DISEASE NO SURGERY M.D.	1	0	0.00	0.00	0.00
80244 GYNECOLOGY NO SURGERY M.D.	1	0	0.00	0.00	0.00
93211 CLINICS OUTP ONLY GOVERNMENT VISITS	2	0	0.00	0.00	0.00
80215 DENTIST INSURED X-RAY THERAPY	1	0	0.00	0.00	0.00
80162 ADD CHG INSURED PHYS SHOCK THERAPY M.D.	1	0	0.00	0.00	0.00
TOTAL	2,074	679	54,795,993.00	9,448,056.00	9,414,099.00

DEPT OF ECONOMIC DEVELOPMENT - DIVISION OF INSURANCE  
COMPANY INDEMNITY ANALYSIS

ALL YEARS 1979-1988

PROFESSION SPECIALTY	NUMBER OF CLAIM REPORTS	NUMBER OF CLAIMS PAID	INDEMNITY TOTAL AMOUNT	ECONOMIC DAMAGE TOTAL AMOUNT	NON-ECONOMIC DAMAGE TOTAL AMOUNT
80612 HOSPITAL NOT PROFIT BED	4,334	1,224	74,121,608.00	14,241,713.00	15,456,014.00
80211 DENTIST NOC	526	365	3,789,789.00	285,698.00	580,425.00
80153 SURGERY OBSTETRICS GYNECOLOGY M.D.	763	325	27,198,442.00	7,297,595.00	6,125,533.00
80143 SURGERY GENERAL NOC M.D.	653	286	20,124,113.00	5,502,123.00	4,292,852.00
93215 HOSPITAL GOVERNMENT BED	897	244	13,259,741.00	2,883,525.00	4,279,707.00
80154 SURGERY ORTHOPEDIC M.D.	530	217	12,667,357.00	2,303,278.00	2,433,752.00
80999 ADD CHG PARTNERSHIP LIABILITY M.D.	666	161	12,464,181.00	1,867,236.00	1,340,686.00
80257 INTERNAL MED NO SURGERY M.D.	407	133	7,483,312.00	2,173,470.00	1,837,433.00
80421 FAMILY PHYSICIAN MINOR SURG M.D.	285	126	7,378,598.00	203,287.00	559,213.00
80268 PHYSICIANS NO SURGERY NOC M.D.	248	110	6,666,171.00	1,628,642.00	1,649,236.00
80151 ANESTHESIOLOGY M.D.	213	99	10,576,661.00	2,899,253.00	1,896,601.00
80117 SURGERY GENERAL PRACTICE M.D.	226	96	5,560,408.00	608,656.00	536,094.00
80210 DENTAL HYGIENISTS	153	94	1,364,431.00	244,941.00	288,475.00
00000 NO AVAILABLE DEFINITION	430	83	3,392,257.00	0.00	0.00
80102 EMERGENCY MED NO SURGERY M.D.	186	73	2,593,507.00	537,976.00	240,099.00
80420 FAMILY PHYSICIAN NO SURGERY M.D.	157	72	3,060,856.00	926,175.00	751,813.00
80611 HOSPITAL FOR PROFIT BED	146	69	5,665,530.00	3,226,046.00	553,843.00
80145 SURGERY UROLOGICAL M.D.	175	66	4,152,945.00	1,354,316.00	1,164,077.00
80156 SURGERY PLASTIC M.D.	167	63	2,693,707.00	407,027.00	841,700.00
80923 NURSE HOME FOR PROFIT BED	98	57	1,191,079.00	272,071.00	470,211.00
80267 PEDIATRICS NO SURGERY M.D.	118	57	4,212,505.00	1,364,799.00	684,201.00
84421 FAMILY PHYSICIAN MINOR SURG D.O.	114	54	2,960,244.00	283,250.00	792,000.00
80280 RADIOLOGY DIAGNOSTIC MINOR SURG M.D.	201	51	3,676,967.00	2,369,210.00	394,659.00

(CONTINUED)

DEPT OF ECONOMIC DEVELOPMENT - DIVISION OF INSURANCE  
COMPANY INDEMNITY ANALYSIS

ALL YEARS 1979-1988

PROFESSION SPECIALTY	NUMBER OF CLAIM REPORTS	NUMBER OF CLAIMS PAID	INDEMNITY TOTAL AMOUNT	ECONOMIC DAMAGE TOTAL AMOUNT	NON-ECONOMIC DAMAGE TOTAL AMOUNT
80152 SURGERY NEUROLOGY M.D.	142	49	7,319,722.00	2,917,146.00	2,126,377.00
80212 DENTIST EMPLOYED ORAL SURGERY	98	48	3,172,619.00	63,333.00	55,000.00
84268 PHYSICIANS NO SURGERY NOC D.O.	85	47	1,766,926.00	187,500.00	157,050.00
59112 PHARMACISTS	60	40	188,746.00	33,938.00	120,784.00
80144 SURGERY THORACIC M.D.	88	38	3,151,927.00	396,125.00	511,874.00
80924 NURSE HOME NOT PROFIT BED	63	36	534,273.00	38,610.00	152,722.00
80114 SURGERY OPHTHALMOLOGY M.D.	85	34	1,602,309.00	81,272.00	649,228.00
80998 NURSE	97	30	887,664.00	253,287.00	163,331.00
84154 SURGERY ORTHOPEDIC D.O.	56	27	2,167,767.00	60,000.00	410,000.00
80253 RADIOLOGY DIAGNOSTIC NO SURGERY M.D.	91	26	919,738.00	191,166.00	307,278.00
80613 CLINICS OUTP ONLY FOR PROFIT VISITS	53	25	1,010,679.00	254,904.00	178,810.00
80410 CHIROPRACTORS	34	24	449,698.00	135,000.00	170,750.00
84143 SURGERY GENERAL NOC D.O.	36	19	1,599,550.00	95,250.00	989,750.00
80249 PSYCHIATRY M.D.	67	19	346,922.00	13,750.00	123,125.00
80159 SURGERY OTORHINOLARYNGOLOGY M.D.	44	18	1,730,812.00	32,107.00	244,500.00
80146 SURGERY VASCULAR M.D.	41	18	1,150,675.00	562,963.00	406,212.00
84999 ADD CHG PARTNERSHIP LIABILITY D.O.	39	16	839,441.00	28,280.00	13,420.00
80293 PEDIATRICS MINOR SURG M.D.	20	15	2,459,042.00	83,550.00	862,450.00
80155 SURGERY PLASTIC-OTORHINOLARYNGOLOGY MD	40	15	240,510.00	15,625.00	42,500.00
80614 CLINICS OUTP ONLY NOT PROFIT VISITS	45	14	1,051,274.00	228,125.00	639,649.00
80167 SURGERY GYNECOLOGY M.D.	35	14	376,674.00	34,250.00	153,500.00
84420 FAMILY PHYSICIAN NO SURGERY D.O.	30	13	338,875.00	51,750.00	282,500.00
80993 CHIROPDIST	20	13	719,250.00	233,867.00	481,383.00

(CONTINUED)



DEPT OF ECONOMIC DEVELOPMENT - DIVISION OF INSURANCE  
COMPANY INDEMNITY ANALYSIS

ALL YEARS 1979-1988

PROFESSION SPECIALTY	NUMBER OF CLAIM REPORTS	NUMBER OF CLAIMS PAID	INDEMNITY TOTAL AMOUNT	ECONOMIC DAMAGE TOTAL AMOUNT	NON-ECONOMIC DAMAGE TOTAL AMOUNT
84151 ANESTHESIOLOGY D.O.	15	11	2,157,669.00	143,000.00	224,669.00
84965 HOSPITAL OSTEOPATH BED	27	10	741,268.00	41,000.00	17,000.00
84153 SURGERY OBSTETRICS GYNECOLOGY D.O.	24	10	1,693,179.00	992,384.00	265,616.00
80281 CARDIOVASCULAR DISEASE MINOR SURG M.D.	28	10	786,250.00	295,000.00	176,250.00
84284 INTERNAL MED MINOR SURG D.O.	16	9	142,050.00	13,250.00	16,500.00
80284 INTERNAL MED MINOR SURG M.D.	61	9	318,700.00	76,000.00	66,500.00
80266 PATHOLOGY NO SURGERY M.D.	48	9	477,610.00	196,010.00	141,350.00
80256 DERMATOLOGY NO SURGERY M.D.	19	9	483,836.00	36,792.00	420,471.00
80994 OPTOMETRISTS	17	8	228,572.00	52,301.00	156,549.00
80327 TEACHING PHYSICIAN MAJOR SURGERY GROUP 5	18	8	200,950.00	54,025.00	146,925.00
80277 GYNECOLOGY MINOR SURG M.D.	34	8	325,330.00	180,000.00	120,000.00
80213 DENTIST EMPLOYED NOC	27	8	200,046.00	169,568.00	13,478.00
80172 MILITARY MAJOR SURGERY GROUP 1 M.D.	12	8	109,250.00	29,800.00	44,200.00
80166 SURGERY ABDOMINAL M.D.	18	8	214,650.00	500.00	1,500.00
92212 NURSE HOME GOVERNMENT BED	7	7	47,388.00	41,388.00	6,000.00
84155 SURGERY PLASTIC-OTORHINOLARYNGOLOGY DO	15	7	562,834.00	0.00	200,000.00
80325 TEACHING PHYSICIAN MAJOR SURGERY GROUP 3	33	7	26,334.00	3,334.00	23,000.00
80322 TEACHING PHYSICIAN MINOR SURGERY	18	7	815,431.00	377,550.00	437,881.00
80223 DENTIST FED GOVERNMENT NOC	12	7	85,000.00	17,000.00	2,000.00
80294 PHYSICIAN MINOR SURGERY NOC M.D.	8	6	116,807.00	0.00	0.00
80292 PATHOLOGY MINOR SURG M.D.	7	6	562,650.00	0.00	0.00
80255 CARDIOVASCULAR DISEASE NO SURGERY M.D.	26	6	222,000.00	180,000.00	0.00
80234 PHARMACOLOGY CLINICAL M.D.	8	6	51,250.00	0.00	0.00

(CONTINUED)



DEPT OF ECONOMIC DEVELOPMENT - DIVISION OF INSURANCE  
COMPANY INDEMNITY ANALYSIS

ALL YEARS 1979-1988

PROFESSION SPECIALTY	NUMBER OF CLAIM REPORTS	NUMBER OF CLAIMS PAID	INDEMNITY TOTAL AMOUNT	ECONOMIC DAMAGE TOTAL AMOUNT	NON-ECONOMIC DAMAGE TOTAL AMOUNT
80157 EMERGENCY MED MAJOR SURG M.D.	11	6	303,575.00	0.00	0.00
80150 SURGERY CARDIOVASCULAR DISEASE M.D.	36	6	475,000.00	60,000.00	255,000.00
84277 GYNECOLOGY MINOR SURG D.O.	13	5	180,350.00	600.00	179,750.00
84253 RADIOLOGY DIAGNOSTIC NO SURGERY D.O.	11	5	63,000.00	5,000.00	55,500.00
84156 SURGERY PLASTIC D.O.	9	5	290,750.00	28,908.00	181,092.00
80916 MENTAL INSTITUTE NOT PROFIT BED	5	5	131,250.00	16,500.00	90,000.00
80617 HOSPITAL NOT PROFIT VISITS	8	5	575,473.00	0.00	22,500.00
80449 PHYS NO MAJ SURG RADIOPAQUE DYE INJECTION MD	9	5	480,000.00	158,239.00	246,761.00
80422 PHYS NO MAJ SURG CATHETERIZATION M.D.	12	5	236,500.00	112,500.00	109,000.00
80282 DERMATOLOGY MINOR SURGERY M.D.	7	5	92,150.00	28,000.00	52,000.00
80261 NEUROLOGY NO SURGERY M.D.	34	5	261,250.00	750.00	3,000.00
80233 OCCUPATIONAL MED M.D.	12	5	57,850.00	0.00	0.00
84280 RADIOLOGY DIAGNOSTIC MINOR SURG D.O.	13	4	88,750.00	30,000.00	45,000.00
84145 SURGERY UROLOGICAL D.O.	6	4	122,425.00	0.00	0.00
80960 NURSE ANESTHETISTS	9	4	100,960.00	100,670.00	0.00
80954 SANITARIUM NOT PROFIT VISITS	6	4	139,000.00	0.00	0.00
80610 HOSPITAL FOR PROFIT VISITS	12	4	12,500.00	0.00	0.00
80321 TEACHING PHYSICIAN NO SURGERY	18	4	38,564.00	3,564.00	35,000.00
80291 OTORHINOLARYNGOLOGY MINOR SURG M.D.	8	4	23,703.00	0.00	0.00
80289 OPHTHALMOLOGY MINOR SURG M.D.	10	4	220,816.00	30,816.00	70,000.00
80269 PULMONARY DISEASE NO SURGERY M.D.	7	4	636,289.00	35,833.00	10,833.00
80260 NEPHROLOGY NO SURGERY M.D.	7	4	473,386.00	270,036.00	193,350.00

(CONTINUED)

DEPT OF ECONOMIC DEVELOPMENT - DIVISION OF INSURANCE  
COMPANY INDEMNITY ANALYSIS

ALL YEARS 1979-1988

PROFESSION SPECIALTY	NUMBER OF CLAIM REPORTS	NUMBER OF CLAIMS PAID	INDEMNITY TOTAL AMOUNT	ECONOMIC DAMAGE TOTAL AMOUNT	NON-ECONOMIC DAMAGE TOTAL AMOUNT
80254 ALLERGY M.D.	12	4	351,500.00	250,660.00	45,840.00
80216 DENTIST MILITARY	6	4	936,021.00	23,750.00	106,250.00
80168 SURGERY OBSTETRICS M.D.	5	4	157,500.00	0.00	140,000.00
80141 SURGERY CARDIAC M.D.	8	4	82,000.00	0.00	0.00
80116 PHYSICIAN OR SURGEONS ASSISTANTS M.D.	6	4	390,160.00	100,000.00	200,000.00
84803 CLINICS OUTP ONLY OSTEOPATH VISITS	8	3	1,010,350.00	725,000.00	279,100.00
80995 PHYSIOTHERAPISTS	3	3	41,511.00	41,511.00	0.00
80992 BLOOD BANKS	4	3	117,250.00	33,250.00	83,250.00
80917 MENTAL INSTITUTE NOT PROFIT VISITS	4	3	5,484.00	0.00	5,000.00
80452 ADD CHG EMPLOYED NURSE ANESTHETISTS M.D.	3	3	107,303.00	25,000.00	80,833.00
80326 TEACHING PHYSICIAN MAJOR SURGERY GROUP 4	7	3	37,500.00	7,500.00	30,000.00
80324 TEACHING PHYSICIAN MAJOR SURGERY GROUP 2	3	3	30,000.00	30,000.00	0.00
80288 NEUROLOGY MINOR SURG M.D.	11	3	211,500.00	0.00	0.00
80287 NEPHROLOGY MINOR SURG M.D.	4	3	478,386.00	394,337.00	84,049.00
80241 GASTROENTEROLOGY NO SURGERY M.D.	6	3	76,500.00	11,000.00	14,000.00
80132 MILITARY MINOR SURGERY M.D.	9	3	108,000.00	25,000.00	60,000.00
80115 SURGERY COLON AND RECTAL M.D.	9	3	44,700.00	0.00	0.00
93216 HOSPITAL GOVERNMENT VISITS	2	2	400,000.00	172,000.00	228,000.00
84266 PATHOLOGY NO SURGERY D.O.	13	2	182,726.00	0.00	0.00
84152 SURGERY NEUROLOGY D.O.	5	2	100,000.00	50,000.00	0.00
84102 EMERGENCY MED NO SURGERY D.O.	7	2	112,500.00	0.00	60,000.00
80926 SANITARIUM NOT PROFIT BED	4	2	5,247.00	0.00	0.00
80323 TEACHING PHYSICIAN MAJOR SURGERY GROUP 1	6	2	167,500.00	43,500.00	124,000.00

(CONTINUED)

DEPT OF ECONOMIC DEVELOPMENT - DIVISION OF INSURANCE  
COMPANY INDEMNITY ANALYSIS

ALL YEARS 1979-1988

PROFESSION SPECIALTY	NUMBER OF CLAIM REPORTS	NUMBER OF CLAIMS PAID	INDEMNITY TOTAL AMOUNT	ECONOMIC DAMAGE TOTAL AMOUNT	NON-ECONOMIC DAMAGE TOTAL AMOUNT
80274 GASTROENTEROLOGY MINOR SURG M.D.	7	2	11,750.00	11,750.00	0.00
80265 OTORHINOLARYNGOLOGY NO SURGERY M.D.	3	2	10,900.00	0.00	0.00
80263 OPHTHALMOLOGY NO SURGERY M.D.	6	2	138.00	138.00	0.00
80252 RHEUMATOLOGY NO SURGERY M.D.	2	2	202,337.00	0.00	0.00
80235 PHYSICAL MED AND REHABILITATION M.D.	16	2	35,000.00	0.00	0.00
80177 ADD CHG EMPLOYED PHYSICIAN M.D.	4	2	5,577.00	5,577.00	0.00
80163 ADD CHG EMPLOYED PHYS RADIATION THERAPY M.D.	2	2	219,500.00	2,742.00	16,758.00
80158 SURGERY OTOTOLOGY M.D.	2	2	67,000.00	0.00	0.00
80108 SURGERY NEPHROLOGY M.D.	4	2	480,402.00	0.00	0.00
92216 NURSE HOME GOVERNMENT VISITS	2	1	2,006.00	0.00	0.00
84452 ADD CHG EMPLOYED NURSE ANESTHETISTS D.O.	1	1	150,000.00	150,000.00	0.00
84443 PHYS NO MAJ SURG PNEUMATIC DILATATION D.O.	3	1	50,000.00	0.00	0.00
84291 OTORHINOLARYNGOLOGY MINOR SURG D.O.	2	1	300,000.00	0.00	0.00
84289 OPHTHALMOLOGY MINOR SURG D.O.	6	1	15,000.00	0.00	0.00
84281 CARDIOVASCULAR DISEASE MINOR SURG D.O.	1	1	100,000.00	100,000.00	0.00
84267 PEDIATRICS NO SURGERY D.O.	1	1	505,000.00	20,000.00	485,000.00
84261 NEUROLOGY NO SURGERY D.O.	3	1	50,000.00	18,750.00	31,250.00
84257 INTERNAL MED NO SURGERY D.O.	2	1	60,000.00	0.00	0.00
84256 DERMATOLOGY NO SURGERY D.O.	1	1	1,250.00	0.00	0.00
84254 ALLERGY D.O.	1	1	500.00	0.00	0.00
84249 PSYCHIATRY D.O.	1	1	2,500.00	0.00	0.00
84238 ENDOCRINOLOGY NO SURGERY D.O.	1	1	275,000.00	100,000.00	175,000.00

(CONTINUED)

DEPT OF ECONOMIC DEVELOPMENT - DIVISION OF INSURANCE  
COMPANY INDEMNITY ANALYSIS

ALL YEARS 1979-1988

PROFESSION SPECIALTY	NUMBER OF CLAIM REPORTS	NUMBER OF CLAIMS PAID	INDEMNITY TOTAL AMOUNT	ECONOMIC DAMAGE TOTAL AMOUNT	NON-ECONOMIC DAMAGE TOTAL AMOUNT
84175 MILITARY MAJOR SURGERY GROUP 4 D.O.	1	1	15,000.00	0.00	0.00
84172 MILITARY MAJOR SURGERY GROUP 1 D.O.	1	1	2,000.00	0.00	0.00
80997 MENTAL INSTITUTE FOR PROFIT BED	5	1	250,000.00	0.00	0.00
80951 NURSE HOME FOR PROFIT VISITS	1	1	7,750.00	0.00	0.00
80945 EMPLOYED PHYSIOTHERAPISTS	1	1	55.00	0.00	0.00
80937 OPTICIANS	1	1	1,200.00	0.00	0.00
80925 SANITARIUM FOR PROFIT BED	1	1	2,000.00	0.00	0.00
80715 MEDICAL OR X-RAY LABORATORY	5	1	12,000.00	0.00	0.00
80412 PARTNERSHIP LIABILITY CHIROPRACTORS	2	1	15,000.00	0.00	0.00
80278 HEMATOLOGY MINOR SURG M.D.	3	1	12,500.00	0.00	0.00
80272 ENDOCRINOLOGY MINOR SURG M.D.	3	1	105,000.00	0.00	105,000.00
80258 LARYNGOLOGY NO SURGERY M.D.	1	1	5,000.00	0.00	0.00
80251 PSYCHOSOMATIC MEDICINE M.D.	3	1	100,000.00	50,000.00	50,000.00
80246 INFECT DISEASE NO SURGERY M.D.	3	1	17,500.00	4,375.00	13,125.00
80245 HEMATOLOGY NO SURGERY M.D.	7	1	200,000.00	50,000.00	150,000.00
80236 PUBLIC HEALTH M.D.	2	1	3,500.00	3,500.00	0.00
80225 DENTIST FED GOVERNMENT ORAL SURGERY	4	1	5,000.00	0.00	0.00
80217 DENTIST MILITARY X-RAY THERAPY	1	1	10,000.00	0.00	0.00
80174 MILITARY MAJOR SURGERY GROUP 3 M.D.	2	1	104,040.00	0.00	0.00
80170 SURGERY HEAD AND NECK M.D.	1	1	3,500.00	0.00	0.00
80148 ADD CHG EMPLOYED TECH RADIUM M.D.	1	1	2,500.00	0.00	0.00
80131 MILITARY NO SURGERY M.D.	4	1	2,000.00	0.00	0.00
80106 SURGERY LARYNGOLOGY M.D.	1	1	49,035.00	0.00	0.00

(CONTINUED)

DEPT OF ECONOMIC DEVELOPMENT - DIVISION OF INSURANCE  
COMPANY INDEMNITY ANALYSIS

ALL YEARS 1979-1988

PROFESSION SPECIALTY	NUMBER OF CLAIM REPORTS	NUMBER OF CLAIMS PAID	INDEMNITY TOTAL AMOUNT	ECONOMIC DAMAGE TOTAL AMOUNT	NON-ECONOMIC DAMAGE TOTAL AMOUNT
80104 SURGERY GASTROENTEROLOGY M.D.	1	1	20,000.00	0.00	0.00
80244 GYNECOLOGY NO SURGERY M.D.	5	0	0.00	0.00	0.00
80262 NUCLEAR MEDICINE M.D.	4	0	0.00	0.00	0.00
80259 NEOPLASTIC DISEASE NO SURGERY M.D.	3	0	0.00	0.00	0.00
80238 ENDOCRINOLOGY NO SURGERY M.D.	3	0	0.00	0.00	0.00
80162 ADD CHG INSURED PHYS SHOCK THERAPY M.D.	3	0	0.00	0.00	0.00
93211 CLINICS OUTP ONLY GOVERNMENT VISITS	2	0	0.00	0.00	0.00
84428 PHYS NO MAJ SURG PNEUMONENCEPHALOGRAPHY DO	2	0	0.00	0.00	0.00
84293 PEDIATRICS MINOR SURG D.O.	2	0	0.00	0.00	0.00
84282 DERMATOLOGY MINOR SURGERY D.O.	2	0	0.00	0.00	0.00
84167 SURGERY GYNECOLOGY D.O.	2	0	0.00	0.00	0.00
80713 X-RAY TECHNICIANS	2	0	0.00	0.00	0.00
80243 GERIATRICS NO SURGERY M.D.	2	0	0.00	0.00	0.00
91213 MENTAL INSTITUTE GOVERNMENT BED	1	0	0.00	0.00	0.00
84263 OPHTHALMOLOGY NO SURGERY D.O.	1	0	0.00	0.00	0.00
84244 GYNECOLOGY NO SURGERY D.O.	1	0	0.00	0.00	0.00
84233 OCCUPATIONAL MED D.O.	1	0	0.00	0.00	0.00
84157 EMERGENCY MED MAJOR SURG D.O.	1	0	0.00	0.00	0.00
84150 SURGERY CARDIOVASCULAR DISEASE D.O.	1	0	0.00	0.00	0.00
80952 NURSE HOME NOT PROFIT VISITS	1	0	0.00	0.00	0.00
80711 MEDICAL LABORATORY TECHNICIANS	1	0	0.00	0.00	0.00
80443 PHYS NO MAJ SURG PNEUMATIC DILATATION M.D.	1	0	0.00	0.00	0.00
80428 PHYS NO MAJ SURG PNEUMONENCEPHALOGRAPHY MD	1	0	0.00	0.00	0.00

(CONTINUED)

DEPT OF ECONOMIC DEVELOPMENT - DIVISION OF INSURANCE  
COMPANY INDEMNITY ANALYSIS

ALL YEARS 1979-1988

	NUMBER OF CLAIM REPORTS	NUMBER OF CLAIMS PAID	INDEMNITY TOTAL AMOUNT	ECONOMIC DAMAGE TOTAL AMOUNT	NON-ECONOMIC DAMAGE TOTAL AMOUNT
PROFESSION SPECIALTY					
80425 PHYS NO MAJ SURG RADIATION THERAPY M.D.	1	0	0.00	0.00	0.00
80276 GERIATRICS MINOR SURGERY M.D.	1	0	0.00	0.00	0.00
80264 OTOTOLOGY NO SURGERY M.D.	1	0	0.00	0.00	0.00
80215 DENTIST INSURED X-RAY THERAPY	1	0	0.00	0.00	0.00
80171 SURGERY TRAUMATIC M.D.	1	0	0.00	0.00	0.00
80136 ADD CHARGE RADIATION THERAPY M.D.	1	0	0.00	0.00	0.00
TOTAL	14,142	5,132	294,494,175.00	65,101,743.00	63,005,947.00

TABLE X

**Company Indemnity Analysis  
(By Name of Company)**

This table shows the claim activity of each insurer and self-insurer as reported to us each year. If insurers are not reporting claims as they should, we will be contacting them concerning disciplinary measures we may find necessary to employ in order to acquire greater attention to detail on their part. We intend to maintain a full and accurate data base in this line of business.

This table is sorted by number of paid claims.

DEPT OF ECO. DEV. - DIVISION OF INSURANCE  
COMPANY INDEMNITY ANALYSIS  
1988

COMPANY NAME:	NUMBER OF CLAIM REPORTS	NUMBER OF CLAIMS PAID	INDEMNITY TOTAL AMOUNT	ECONOMIC DAMAGE TOTAL AMOUNT	NON-ECONOMIC DAMAGE TOTAL AMOUNT
MISSOURI PROFESSIONAL LIABILITY INSASSO	275	121	7,920,617.00	3,393,335.00	4,527,282.00
MEDICAL DEFENSE ASSOCIATES	327	102	8,032,687.00	6,002,975.00	2,029,712.00
MEDICAL PROTECTIVE COMPANY	234	86	3,755,600.00	1,070,838.00	2,684,762.00
ST PAUL FIRE & MARINE INSURANCE CO	209	70	4,830,340.00	1,668,284.00	3,162,056.00
MISSOURI MEDICAL INSURANCE COMPANY	244	69	12,835,112.00	8,369,450.00	4,390,662.00
PROVIDERS INS CO	83	33	1,188,607.00	437,277.00	751,330.00
ST LOUIS UNIVERSITY MEDICAL CENTER	77	32	786,902.00	176,452.00	610,450.00
MISSOURI HOSPITAL PLAN	39	26	335,545.00	143,136.00	192,409.00
RISK CONTROL ASSOCIATES INC	69	23	1,272,408.00	90,500.00	1,181,908.00
AETNA CASUALTY AND SURETY COMPANY	34	15	1,363,663.00	536,850.00	826,813.00
CURATORS OF THE UNIVERSITY OF MISSOURI	21	13	811,210.00	405,727.00	405,483.00
RESEARCH MEDICAL CENTER	19	8	65,085.00	49,285.00	15,800.00
FEDERAL INSURANCE COMPANY	12	7	199,500.00	49,674.00	149,826.00
PROFESSIONAL MUT INS CO RISK RETENTION	15	7	169,670.00	17,770.00	151,900.00
SSM HEALTH CARE SYSTEM	11	6	681,250.00	647,115.00	34,135.00
BARNES HOSPITAL	10	5	325,000.00	146,000.00	179,000.00
DEPAUL HEALTH CENTER	33	5	38,818.00	19,318.00	19,500.00
ST PAUL MERCURY INSURANCE COMPANY	8	5	71,392.00	58,446.00	12,946.00
ARGONAUT MIDWEST INSURANCE COMPANY	7	4	1,212,512.00	1,212,512.00	0.00
CONTINENTAL CASUALTY COMPANY	5	4	16,500.00	11,370.00	5,130.00
GULF INSURANCE COMPANY	4	4	44,000.00	32,500.00	11,500.00
INSURANCE CORPORATION OF AMERICA	4	4	599,000.00	191,738.00	407,262.00
LESTER E COX MEDICAL CENTER	4	4	101,100.00	33,100.00	68,000.00

(CONTINUED)



DEPT OF ECO. DEV. - DIVISION OF INSURANCE  
COMPANY INDEMNITY ANALYSIS  
1988

COMPANY NAME:	NUMBER OF CLAIM REPORTS	NUMBER OF CLAIMS PAID	INDEMNITY TOTAL AMOUNT	ECONOMIC DAMAGE TOTAL AMOUNT	NON-ECONOMIC DAMAGE TOTAL AMOUNT
MISSOURI BAPTISTS HOSPITAL	37	3	26,086.00	12,146.00	13,940.00
SAFECO INSURANCE CO OF AMERICA	3	3	135,000.00	11,753.00	123,247.00
CONTINENTAL INSURANCE COMPANY THE	4	2	83,027.00	12,827.00	70,200.00
HARTFORD ACCIDENT & INDEMNITY CO	2	2	20,000.00	400.00	19,600.00
NATIONAL MEDICAL ENTERPRISES INC	3	2	27,500.00	0.00	27,500.00
TRUMAN MEDICAL CENTER	9	2	9,274.00	4,026.00	5,248.00
UNITED STATES FIDELITY & GUARANTY CO	3	2	169,000.00	121,781.00	47,219.00
AMERICAN CONTINENTAL INSURANCE CO	3	1	550,000.00	550,000.00	0.00
ARGONAUT INSURANCE COMPANY	2	1	125,000.00	125,000.00	0.00
ATLANTIC INSURANCE COMPANY	1	1	5,000.00	5,000.00	0.00
CHRISTIAN HOSPITAL	16	1	2,225.00	957.00	1,268.00
CHURCH MUTUAL INSURANCE COMPANY	1	1	122,500.00	12,000.00	110,500.00
DEACONESS HOSPITAL	13	1	30,000.00	12,900.00	17,100.00
DRUGGISTS MUTUAL INSURANCE COMPANY	1	1	10,000.00	0.00	10,000.00
HEARTLAND HOSPITAL WEST	1	1	2,500.00	1,075.00	1,425.00
KIRKSVILLE OSTEOPATHIC MEDICAL CENTER	1	1	50,000.00	35,000.00	15,000.00
MENORAH MEDICAL CENTER	11	1	15,000.00	6,450.00	8,550.00
NATIONAL CHIROPRACTIC MUTUAL INS CO	3	1	2,500.00	1,000.00	1,500.00
PACIFIC EMPLOYERS INSURANCE COMPANY	1	1	40,000.00	20,000.00	20,000.00
PREFERRED PHYSICIANS MUT RISK RETENT GP	1	1	10,000.00	0.00	10,000.00
ST PAUL INSURANCE CO OF ILLINOIS THE	2	1	125,000.00	20,000.00	105,000.00
STANDARD FIRE INSURANCE COMPANY	6	1	25,000.00	0.00	25,000.00
JEWISH HOSPITAL OF ST LOUIS	6	0	0.00	0.00	0.00

(CONTINUED)

DEPT OF ECO. DEV. - DIVISION OF INSURANCE  
COMPANY INDEMNITY ANALYSIS  
1988

COMPANY NAME:	NUMBER OF CLAIM REPORTS	NUMBER OF CLAIMS PAID	INDEMNITY TOTAL AMOUNT	ECONOMIC DAMAGE TOTAL AMOUNT	NON-ECONOMIC DAMAGE TOTAL AMOUNT
ST LOUIS CHILDRENS HOSPITAL	5	0	0.00	0.00	0.00
ST LUKES HOSPITAL - KANSAS CITY	5	0	0.00	0.00	0.00
BETHESDA GENERAL HOSPITAL	1	0	0.00	0.00	0.00
LIBERTY HOSPITAL	1	0	0.00	0.00	0.00
NATIONAL UNION FIRE INS CO OF PITTSBURG	1	0	0.00	0.00	0.00
TOTAL	1,887	684	48,241,130.00	25,715,967.00	22,450,163.00

DEPT OF ECO. DEV. - DIVISION OF INSURANCE  
COMPANY INDEMNITY ANALYSIS  
1987

COMPANY NAME:	NUMBER OF CLAIM REPORTS	NUMBER OF CLAIMS PAID	INDEMNITY TOTAL AMOUNT	ECONOMIC DAMAGE TOTAL AMOUNT	NON-ECONOMIC DAMAGE TOTAL AMOUNT
MISSOURI PROFESSIONAL LIABILITY INSASSO	407	114	5,752,556.00	2,739,014.00	3,013,542.00
MEDICAL DEFENSE ASSOCIATES	314	102	8,872,167.00	6,139,857.00	2,732,310.00
MEDICAL PROTECTIVE COMPANY	226	88	3,738,802.00	1,304,253.00	2,434,549.00
ST PAUL FIRE & MARINE INSURANCE CO	225	75	6,480,698.00	3,285,654.00	3,195,044.00
PROFESSIONAL MUTUAL INS CO*	110	46	2,073,588.00	644,088.00	1,429,500.00
MISSOURI MEDICAL INSURANCE COMPANY	164	28	3,389,535.00	981,181.00	2,408,354.00
AETNA CASUALTY AND SURETY COMPANY	53	25	1,080,067.00	299,274.00	780,793.00
PROVIDERS INS CO	119	25	1,531,210.00	486,169.00	1,045,041.00
RISK CONTROL ASSOCIATES INC	29	17	1,730,838.00	963,768.00	767,070.00
NATIONAL UNION FIRE INS CO OF PITTSBURG	13	11	313,608.00	165,804.00	147,804.00
CONTINENTAL CASUALTY COMPANY	23	8	29,134.00	20,541.00	8,593.00
BARNES HOSPITAL	22	7	237,686.00	109,106.00	128,580.00
FEDERAL INSURANCE COMPANY	7	7	135,655.00	63,655.00	72,000.00
MISSOURI HOSPITAL PLAN	13	7	49,482.00	20,985.00	28,497.00
ARGONAUT MIDWEST INSURANCE COMPANY	8	5	1,273,936.00	1,128,746.00	145,190.00
DRUGGISTS MUTUAL INSURANCE COMPANY	7	5	23,800.00	9,915.00	13,885.00
RESEARCH MEDICAL CENTER	17	5	26,557.00	25,557.00	1,000.00
ST LOUIS UNIVERSITY MEDICAL CENTER	32	5	452,500.00	54,800.00	397,700.00
ST PAUL MERCURY INSURANCE COMPANY	7	5	89,051.00	5,051.00	84,000.00
CURATORS OF THE UNIVERSITY OF MISSOURI	8	4	448,500.00	220,000.00	228,500.00
AMERICAN HOME ASSURANCE COMPANY	3	3	26,435.00	23,095.00	3,340.00
CONTINENTAL INSURANCE COMPANY THE	4	3	202,000.00	20,000.00	180,000.00
GULF INSURANCE COMPANY	6	3	218,500.00	103,500.00	115,000.00

(CONTINUED)

DEPT OF ECO. DEV. - DIVISION OF INSURANCE  
COMPANY INDEMNITY ANALYSIS  
1987

COMPANY NAME:	NUMBER OF CLAIM REPORTS	NUMBER OF CLAIMS PAID	INDEMNITY TOTAL AMOUNT	ECONOMIC DAMAGE TOTAL AMOUNT	NON-ECONOMIC DAMAGE TOTAL AMOUNT
LESTER E COX MEDICAL CENTER	4	3	44,500.00	25,700.00	18,800.00
SSM HEALTH CARE SYSTEM	8	3	20,800.00	14,699.00	6,101.00
STANDARD FIRE INSURANCE COMPANY	5	3	220,000.00	75,300.00	144,700.00
WESTERN CASUALTY AND SURETY COMPANY	3	3	32,545.00	32,545.00	0.00
CHICAGO INSURANCE COMPANY	9	2	36,500.00	36,500.00	0.00
GUARANTY NATIONAL INSURANCE COMPANY	4	2	116,500.00	33,250.00	83,250.00
NATIONAL MEDICAL ENTERPRISES INC	3	2	85,000.00	38,846.00	46,154.00
ST LUKES HOSPITAL - KANSAS CITY	5	2	130,000.00	55,900.00	74,100.00
UNITED STATES FIDELITY & GUARANTY CO	2	2	105,000.00	105,000.00	0.00
VIGILANT INSURANCE COMPANY	2	2	50,000.00	25,000.00	25,000.00
ARGONAUT INSURANCE COMPANY	2	1	100,000.00	100,000.00	0.00
ATLANTIC INSURANCE COMPANY	2	1	90,000.00	90,000.00	0.00
DEPAUL HEALTH CENTER	10	1	12,000.00	12,000.00	0.00
INSURANCE CORPORATION OF AMERICA	8	1	1,000.00	1,000.00	0.00
MARYLAND CASUALTY COMPANY	1	1	338,497.00	169,248.00	169,249.00
MISSOURI BAPTISTS HOSPITAL	4	1	14,000.00	6,020.00	7,980.00
NATIONAL CHIROPRACTIC MUTUAL INS CO	2	1	2,500.00	2,500.00	0.00
SAFECO INSURANCE CO OF AMERICA	1	1	16,667.00	2,647.00	14,020.00
ST ANTHONYS MEDICAL CENTER	1	1	1,750.00	1,750.00	0.00
ST JOSEPH HEALTH CENTER - KANSAS CITY	1	1	25,000.00	0.00	25,000.00
TRUMAN MEDICAL CENTER	6	1	1,000.00	430.00	570.00
JEWISH HOSPITAL OF ST LOUIS	21	0	0.00	0.00	0.00
MENORAH MEDICAL CENTER	13	0	0.00	0.00	0.00

(CONTINUED)

DEPT OF ECO. DEV. - DIVISION OF INSURANCE  
 COMPANY INDEMNITY ANALYSIS  
 1987

	NUMBER OF CLAIM REPORTS	NUMBER OF CLAIMS PAID	INDEMNITY	ECONOMIC DAMAGE	NON-ECONOMIC DAMAGE
			TOTAL AMOUNT	TOTAL AMOUNT	TOTAL AMOUNT
COMPANY NAME:					
CHRISTIAN HOSPITAL	2	0	0.00	0.00	0.00
ST PAUL INSURANCE CO OF ILLINOIS THE	2	0	0.00	0.00	0.00
HARTFORD ACCIDENT & INDEMNITY CO	1	0	0.00	0.00	0.00
KIRKSVILLE OSTEOPATHIC MEDICAL CENTER	1	0	0.00	0.00	0.00
TOTAL	1,940	633	39,619,564.00	19,642,348.00	19,975,216.00

DEPT OF ECO. DEV. - DIVISION OF INSURANCE  
COMPANY INDEMNITY ANALYSIS  
1986

COMPANY NAME:	NUMBER OF CLAIM REPORTS	NUMBER OF CLAIMS PAID	INDEMNITY TOTAL AMOUNT	ECONOMIC DAMAGE TOTAL AMOUNT	NON-ECONOMIC DAMAGE TOTAL AMOUNT
MISSOURI PROFESSIONAL LIABILITY INSASSO	491	126	10,744,408.00	94,541.00	72,759.00
MEDICAL PROTECTIVE COMPANY	242	107	6,595,114.00	1,001,679.00	1,500,358.00
MEDICAL DEFENSE ASSOCIATES	312	89	7,009,494.00	2,217,070.00	331,636.00
ST PAUL FIRE & MARINE INSURANCE CO	285	82	7,760,666.00	207,463.00	217,948.00
PROFESSIONAL MUTUAL INS CO*	140	65	3,060,418.00	543,750.00	1,220,500.00
AETNA CASUALTY AND SURETY COMPANY	93	34	3,496,796.00	349,470.00	745,677.00
MISSOURI MEDICAL INSURANCE COMPANY	161	34	2,925,702.00	750,589.00	796,669.00
PROVIDERS INS CO	105	24	917,291.00	2,084.00	0.00
FEDERAL INSURANCE COMPANY	35	21	666,156.00	237,580.00	28,478.00
CONTINENTAL CASUALTY COMPANY	29	11	91,144.00	450.00	0.00
RISK CONTROL ASSOCIATES INC	20	11	268,637.00	18,050.00	8,750.00
GULF INSURANCE COMPANY	11	9	165,535.00	53,527.00	95,800.00
BARNES HOSPITAL	14	8	699,629.00	539,629.00	160,000.00
ARGONAUT MIDWEST INSURANCE COMPANY	9	6	511,520.00	399,270.00	12,250.00
DRUGGISTS MUTUAL INSURANCE COMPANY	7	6	26,422.00	4,642.00	9,780.00
INSURANCE CORPORATION OF AMERICA	15	5	2,233,000.00	22,384.00	50,616.00
NATIONAL UNION FIRE INS CO OF PITTSBURG	5	4	225,448.00	94,224.00	94,224.00
RESEARCH MEDICAL CENTER	4	4	54,208.00	34,908.00	19,300.00
ST LOUIS UNIVERSITY MEDICAL CENTER	28	4	54,000.00	28,000.00	26,000.00
NATIONAL CHIROPRACTIC MUTUAL INS CO	4	3	58,500.00	15,000.00	38,000.00
AMERICAN CONTINENTAL INSURANCE CO	2	2	3,050,348.00	985,655.00	2,064,693.00
CONTINENTAL INSURANCE COMPANY THE	2	2	45,000.00	25,000.00	20,000.00
DEPAUL HEALTH CENTER	3	2	40,930.00	130.00	40,800.00

(CONTINUED)

DEPT OF ECO. DEV. - DIVISION OF INSURANCE  
COMPANY INDEMNITY ANALYSIS  
1986

COMPANY NAME:	NUMBER OF CLAIM REPORTS	NUMBER OF CLAIMS PAID	INDEMNITY TOTAL AMOUNT	ECONOMIC DAMAGE TOTAL AMOUNT	NON-ECONOMIC DAMAGE TOTAL AMOUNT
EMPIRE FIRE AND MARINE INSURANCE CO	2	2	23,500.00	15,000.00	8,500.00
HARTFORD ACCIDENT & INDEMNITY CO	2	2	205,822.00	100,461.00	105,361.00
STANDARD FIRE INSURANCE COMPANY	9	2	600,000.00	230,000.00	370,000.00
CHICAGO INSURANCE COMPANY	2	1	55.00	0.00	0.00
CURATORS OF THE UNIVERSITY OF MISSOURI	2	1	100,000.00	0.00	100,000.00
JEFFERSON INSURANCE CO OF NEW YORK	1	1	28,000.00	0.00	0.00
LESTER E COX MEDICAL CENTER	1	1	50,000.00	20,000.00	30,000.00
MARYLAND CASUALTY COMPANY	1	1	156,000.00	0.00	0.00
MULTI MEDICAL INSURANCE COMPANY	1	1	91,000.00	16,000.00	75,000.00
NORTHWESTERN NATIONAL INS CO	1	1	12,000.00	12,000.00	0.00
PACIFIC INDEMNITY COMPANY	1	1	100,000.00	100,000.00	0.00
PRUDENTIAL PROPERTY & CASUALTY INS CO	1	1	10,000.00	0.00	0.00
ST JOSEPH HEALTH CENTER - KANSAS CITY	1	1	2,300,000.00	1,300,000.00	1,000,000.00
ST PAUL MERCURY INSURANCE COMPANY	2	1	196,000.00	25,000.00	171,000.00
UNITED STATES FIDELITY & GUARANTY CO	1	1	133,750.00	0.00	0.00
VIGILANT INSURANCE COMPANY	2	1	4,500.00	4,500.00	0.00
WESTERN CASUALTY AND SURETY COMPANY	1	1	85,000.00	0.00	0.00
JEWISH HOSPITAL OF ST LOUIS	22	0	0.00	0.00	0.00
NATIONAL MEDICAL ENTERPRISES INC	2	0	0.00	0.00	0.00
ARGONAUT INSURANCE COMPANY	1	0	0.00	0.00	0.00
CONTINENTAL WESTERN INSURANCE CO	1	0	0.00	0.00	0.00
TOTAL	2,074	679	54,795,993.00	9,448,056.00	9,414,099.00

TABLE XI

**Claim Disposition**

This table tracks the legal disposition of the claims through our judicial system. The claims are divided into two general categories: those decided in favor of the plaintiff and those in favor of the defendant. The column headings that are abbreviated are defined as follows:

INC-RPT    Average number of months from date of incident to date of first report to insurer.

INC-DSP    Average number of months from date of incident to date of closure of claim by insurer.

AVG-SEV    Average severity of loss for those claims.



MISSOURI  
DEPARTMENT OF ECONOMIC DEVELOPMENT  
DIVISION OF INSURANCE  
DISPOSITION OF CLAIM - 1988

ALL COMPANIES

DISPOSITION	CLAIM RPTS	%	INC RPT	INC DSP	AVG SEV	AVG ECONOMIC DAMAGE	AVG NON-ECON DAMAGE	AVG INDEMNITY PER CLAIM	AVG EXPENSE PER CLAIM
IN FAVOR OF PLAINTIFF									
BEFORE FILING SUIT OR HEARING	145	21.19	8	17	3	16,659	10,714	27,373	1,286
BEFORE TRIAL OR HEARING	100	14.61	26	57	4	14,322	45,779	60,102	9,490
DURING TRIAL OR HEARING	1	.14	28	44	7	66,566	33,434	100,000	18,833
NOT SPECIFIED	2	.29	3	8	3	1,059	2,741	3,800	426
TOTAL SETTLED	248	36.25	15	33	4	15,792	24,880	40,673	4,658
COURT DISPOSITIONS									
DIRECTED VERDICT FOR PLAINTIFF	4	.58	8	40	3	3,416	2,895	6,312	20,619
JUDGEMENT FOR PLAINTIFF	14	2.04	23	65	6	315,285	84,896	400,181	86,610
FOR PLAINTIFF AFTER APPEAL	5	.73	18	84	5	45,588	69,819	130,407	56,501
ALL OTHER	413	60.38	21	57	5	41,510	35,667	77,177	14,127
TOTAL COURT DISPOSITIONS	436	63.74	21	57	5	49,998	37,338	87,509	17,000
TOTAL PAID CLAIM DISPOSITIONS	684	100.00	19	49	5	37,596	32,821	70,527	12,525

DISPOSITION	CLAIM RPTS	%	INC RPT	INC DSP	AVG SEV	AVG ECONOMIC DAMAGE	AVG NON-ECON DAMAGE	AVG INDEMNITY PER CLAIM	AVG EXPENSE PER CLAIM
IN FAVOR OF DEFENDENT									
CLAIM OR SUIT ABANDONED	497	41.31	12	26	4				869
COURT DISPOSITIONS									
DIRECTED VERDICT FOR DEFENDENT	17	1.41	39	73	4				14,979
JUDGEMENT NWS FOR PLAINTIFF	2	.16	8	59	3				25,649
JUDGEMENT FOR DEFENDANT	67	5.56	20	58	5				17,688
FOR DEFENDANT AFTER APPEAL	11	.91	25	81	4				7,487
ALL OTHERS INCLUDING DISMISSALS	609	50.62	25	51	4				4,500
TOTAL COURT DISPOSITIONS	706	58.68	24	52	4				6,110
TOTAL UNPAID CLAIM DISPOSITIONS	1,203	100.00	19	41	4				3,945

MISSOURI  
DEPARTMENT OF ECONOMIC DEVELOPMENT  
DIVISION OF INSURANCE  
DISPOSITION OF CLAIM - 1987

ALL COMPANIES

DISPOSITION	CLAIM RPTS	%	INC RPT	INC DSP	AVG SEV	AVG ECONOMIC DAMAGE	AVG NON-ECON DAMAGE	AVG INDEMNITY PER CLAIM	AVG EXPENSE PER CLAIM
IN FAVOR OF PLAINTIFF									
BEFORE FILING SUIT OR HEARING	161	25.43	8	16	3	5,209	9,181	14,403	932
BEFORE TRIAL OR HEARING	219	34.59	23	53	5	31,231	31,620	62,851	10,690
NOT SPECIFIED	1	.15		2	2	151		151	
TOTAL SETTLED	381	60.18	17	37	4	20,153	22,055	42,214	6,539
COURT DISPOSITIONS									
DIRECTED VERDICT FOR PLAINTIFF	3	.47	79	95	4	40,000	17,500	57,500	13,279
JUDGEMENT FOR PLAINTIFF	14	2.21	19	64	5	122,846	91,619	214,465	31,117
FOR PLAINTIFF AFTER APPEAL	3	.47	21	91	6	98,000	92,000	190,000	41,462
ALL OTHER	232	36.65	21	56	5	42,370	42,935	85,305	13,807
TOTAL COURT DISPOSITIONS	252	39.81	22	57	5	47,475	45,921	93,396	15,092
TOTAL PAID CLAIM DISPOSITIONS	633	100.00	19	45	4	31,030	31,556	62,590	9,944

DISPOSITION	CLAIM RPTS	%	INC RPT	INC DSP	AVG SEV	AVG ECONOMIC DAMAGE	AVG NON-ECON DAMAGE	AVG INDEMNITY PER CLAIM	AVG EXPENSE PER CLAIM
IN FAVOR OF DEFENDENT									
CLAIM OR SUIT ABANDONED	752	57.53	14	31	4				1,458
COURT DISPOSITIONS									
DIRECTED VERDICT FOR DEFENDENT	20	1.53	34	58	4				11,327
JUDGEMENT NWS FOR PLAINTIFF	5	.38	16	42	5				6,442
JUDGEMENT FOR DEFENDANT	70	5.35	23	57	4				15,156
FOR DEFENDANT AFTER APPEAL	9	.68	15	71	4				13,316
ALL OTHERS INCLUDING DISMISSALS	451	34.50	21	52	4				5,547
TOTAL COURT DISPOSITIONS	555	42.46	22	53	4				7,101
TOTAL UNPAID CLAIM DISPOSITIONS	1,307	100.00	17	40	4				3,854

MISSOURI  
DEPARTMENT OF ECONOMIC DEVELOPMENT  
DIVISION OF INSURANCE  
DISPOSITION OF CLAIM - 1986

ALL COMPANIES

DISPOSITION	CLAIM RPTS	%	INC RPT	INC DSP	AVG SEV	AVG ECONOMIC DAMAGE	AVG NON-ECON DAMAGE	AVG INDEMNITY PER CLAIM	AVG EXPENSE PER CLAIM
IN FAVOR OF PLAINTIFF									
BEFORE FILING SUIT OR HEARING	201	29.60	9	17	3	3,875	2,443	19,056	1,289
BEFORE TRIAL OR HEARING	268	39.46	23	52	4	16,787	15,311	74,448	11,056
DURING TRIAL OR HEARING	1	.14	34	52	9			5,000	1,115
NOT SPECIFIED	1	.14	24	54	6			33,185	5,431
TOTAL SETTLED	471	69.36	17	37	4	11,206	9,755	50,574	6,855
COURT DISPOSITIONS									
DIRECTED VERDICT FOR PLAINTIFF	5	.73	16	48	2	42,400	3,600	60,286	12,860
JUDGEMENT NWS VERDICT FOR DEFENDANT	1	.14	23	86	8			1,000,000	210,543
JUDGEMENT FOR PLAINTIFF	14	2.06	12	57	5	30,376	75,990	221,492	31,196
FOR PLAINTIFF AFTER APPEAL	4	.58	7	48	5	35,007		312,070	59,172
ALL OTHER	184	27.09	19	51	5	18,438	20,312	137,635	15,398
TOTAL COURT DISPOSITIONS	208	30.63	18	51	5	20,048	23,170	148,920	18,180
TOTAL PAID CLAIM DISPOSITIONS	679	100.00	17	42	4	13,914	13,864	80,701	10,324

DISPOSITION	CLAIM RPTS	%	INC RPT	INC DSP	AVG SEV	AVG ECONOMIC DAMAGE	AVG NON-ECON DAMAGE	AVG INDEMNITY PER CLAIM	AVG EXPENSE PER CLAIM
IN FAVOR OF DEFENDENT									
CLAIM OR SUIT ABANDONED	1,043	74.76	14	31	4				1,435
COURT DISPOSITIONS									
DIRECTED VERDICT FOR DEFENDENT	25	1.79	17	53	3				8,890
JUDGEMENT NWS FOR PLAINTIFF	5	.35	16	58	3				4,878
JUDGEMENT FOR DEFENDANT	47	3.36	19	62	5				17,552
FOR DEFENDANT AFTER APPEAL	9	.64	17	65	5				14,570
ALL OTHERS INCLUDING DISMISSALS	266	19.06	19	50	4				6,115
TOTAL COURT DISPOSITIONS	352	25.23	19	52	4				8,038
TOTAL UNPAID CLAIM DISPOSITIONS	1,395	100.00	15	36	4				3,101

TABLE XII

**Financial Data in Market Share Order**  
**(Derived from Page 14 Supplement)**

The source of these tables is independent of the closed claim data used for all of the preceding tables. The matter here is financial. These reports show which insurer writes premium in five categories of malpractice insurance:

- A. Physicians and Surgeons
- B. Dentists
- C. Nurses
- D. Hospitals
- E. Other
- F. Total

The reports are sequenced by market share and show the name of the insurer, the premium written, premium earned, losses paid, losses incurred, cash flow loss ratio, true loss ratio and percent unpaid. Percent unpaid is deductible from the true loss ratio, since it is calculated thus:

$$\frac{\text{Losses Incurred} - \text{Losses Paid}}{\text{Premium Earned}}$$

MISSOURI DIVISION OF INSURANCE  
TOTAL MEDICAL MALPRACTICE LIABILITY WITH MARKET SHARE  
EXPERIENCE FOR 1988 IN THE STATE OF MISSOURI

OBS	NAIC GROUP	NAIC CODE	PREMIUM WRITTEN	MARKET SHARE	COMPANY NAME
1	000	32654	\$30,271,466	22.51	MEDICAL DEFENSE ASSOCIATES
2	000	36668	\$18,880,912	14.04	MISSOURI MEDICAL INSURANCE COMPANY
3	000	33367	\$17,385,920	12.93	RISK CONTROL ASSOCIATES INC
4	861	40401	\$15,121,312	11.24	PROVIDERS INS CO
5	164	24767	\$13,830,415	10.28	ST PAUL FIRE & MARINE INSURANCE CO
6	000	11843	\$13,539,382	10.07	MEDICAL PROTECTIVE COMPANY
7	861	27642	\$8,356,007	6.213	MISSOURI HOSPITAL PLAN
8	999	44024	\$3,365,340	2.502	PROFESSIONAL MUT INS CO RISK RETENTION
9	048	35289	\$2,274,907	1.692	CONTINENTAL INSURANCE COMPANY THE
10	218	20443	\$1,623,883	1.207	CONTINENTAL CASUALTY COMPANY
11	000	28800	\$1,527,228	1.136	INSURANCE CORPORATION OF AMERICA
12	164	24791	\$1,258,425	0.936	ST PAUL MERCURY INSURANCE COMPANY
13	000	36633	\$1,088,021	0.809	PREMIER ALLIANCE INSURANCE CO
14	999	44083	\$1,055,108	0.785	PREFERRED PHYSICIANS MUT RISK RETENT GP
15	185	25534	\$943,179	0.701	TRANSAMERICA INSURANCE COMPANY
16	000	33928	\$916,656	0.682	PIE MUTUAL INSURANCE CO THE
17	000	15865	\$689,514	0.513	NATIONAL CHIROPRACTIC MUTUAL INS CO
18	999	00090	\$595,351	0.443	PHYSICIANS DEFENSE ASSOCIATION
19	218	20427	\$584,570	0.435	AMERICAN CASUALTY CO OF READING PA
20	048	22322	\$245,889	0.183	HARBOR INSURANCE COMPANY
21	076	22810	\$221,887	0.165	CHICAGO INSURANCE COMPANY
22	901	22748	\$204,828	0.152	PACIFIC EMPLOYERS INSURANCE COMPANY
23	692	24422	\$148,753	0.111	LEGION INSURANCE COMPANY

OBS	PREMIUM EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	TRUE LOSS RATIO	CASH FLOW LOSS RATIO	PERCENT UNPAID
1	\$26,627,928	\$8,099,592	\$12,973,316	49	26.76	18
2	\$12,130,660	\$6,148,791	\$8,827,719	73	32.57	22
3	\$15,309,261	\$1,271,564	\$5,586,130	36	7.31	28
4	\$14,586,631	\$1,587,594	\$2,290,367	16	10.50	5
5	\$15,485,480	\$3,997,994	\$6,874,594	44	28.91	19
6	\$14,677,725	\$5,753,379	\$6,791,279	46	42.49	7
7	\$8,356,007	\$308,415	\$4,697,565	56	3.69	53
8	\$3,146,417	\$162,136	\$1,193,587	38	4.82	33
9	\$1,861,917	\$43,299	\$748,751	40	1.90	38
10	\$1,543,502	\$322,465	\$1,474,317	96	19.86	75
11	\$1,372,708	\$599,300	\$-77,869	-6	39.24	-49
12	\$1,052,487	\$274,906	\$71,230	7	21.85	-19
13	\$1,171,608	\$0	\$818,545	70	0.00	70
14	\$1,438,209	\$10,000	\$787,458	55	0.95	54
15	\$740,268	\$0	\$-352,655	-48	0.00	-48
16	\$380,122	\$0	\$100,000	26	0.00	26
17	\$657,830	\$10,500	\$168,724	26	1.52	24
18	\$621,287	\$2,400	\$498,160	80	0.40	80
19	\$543,627	\$7,187	\$508,938	94	1.23	92
20	\$99,505	\$0	\$64,678	65	0.00	65
21	\$415,012	\$83,661	\$-157,552	-38	37.70	-58
22	\$301,648	\$172,997	\$1,260,115	418	84.46	360
23	\$99,848	\$0	\$79,811	80	0.00	80

MISSOURI DIVISION OF INSURANCE  
MEDICAL MALPRACTICE LIABILITY WITH MARKET SHARE  
PHYSICIANS AND SURGEONS  
EXPERIENCE FOR 1988 IN THE STATE OF MISSOURI

OBS	NAIC GROUP	NAIC CODE	PREMIUM WRITTEN	MARKET SHARE	COMPANY NAME
1	000	32654	\$30,040,515	31.33	MEDICAL DEFENSE ASSOCIATES
2	000	36668	\$18,880,912	19.69	MISSOURI MEDICAL INSURANCE COMPANY
3	000	33367	\$17,210,558	17.95	RISK CONTROL ASSOCIATES INC
4	000	11843	\$11,530,198	12.03	MEDICAL PROTECTIVE COMPANY
5	164	24767	\$7,765,484	8.099	ST PAUL FIRE & MARINE INSURANCE CO
6	999	44024	\$3,356,222	3.500	PROFESSIONAL MUT INS CO RISK RETENTION
7	000	28800	\$1,527,228	1.593	INSURANCE CORPORATION OF AMERICA
8	218	20443	\$1,251,955	1.306	CONTINENTAL CASUALTY COMPANY
9	000	36633	\$1,088,021	1.135	PREMIER ALLIANCE INSURANCE CO
10	999	44083	\$1,055,108	1.100	PREFERRED PHYSICIANS MUT RISK RETENT GP
11	000	33928	\$916,656	0.956	PIE MUTUAL INSURANCE CO THE
12	999	00090	\$595,351	0.621	PHYSICIANS DEFENSE ASSOCIATION
13	048	35289	\$321,555	0.335	CONTINENTAL INSURANCE COMPANY THE
14	048	22322	\$245,889	0.256	HARBOR INSURANCE COMPANY
15	901	22748	\$63,057	0.066	PACIFIC EMPLOYERS INSURANCE COMPANY
16	091	22357	\$24,279	0.025	HARTFORD ACCIDENT & INDEMNITY CO
17	783	13056	\$2,115	0.002	RLI INSURANCE COMPANY
18	861	40401	\$1,787	0.002	PROVIDERS INS CO
19	901	18279	\$1,382	0.001	BANKERS STANDARD INSURANCE COMPANY
20	901	22667	\$1,112	0.001	CIGNA INSURANCE COMPANY
21	929	12246	\$0	0.000	AMERICAN CONTINENTAL INSURANCE CO
22	414	17680	\$0	0.000	FORUM INSURANCE COMPANY

OBS	PREMIUM EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	TRUE LOSS RATIO	CASH FLOW LOSS RATIO	PERCENT UNPAID
1	\$26,424,775	\$8,099,592	\$12,973,316	49	26.96	18
2	\$12,130,660	\$6,148,791	\$8,827,719	73	32.57	22
3	\$15,144,599	\$1,265,989	\$0	0	7.36	-8
4	\$12,980,461	\$5,323,292	\$5,991,692	46	46.17	5
5	\$8,860,066	\$3,113,883	\$5,994,130	68	40.10	33
6	\$3,144,076	\$162,136	\$1,193,587	38	4.83	33
7	\$1,372,708	\$599,300	\$-77,869	-6	39.24	-49
8	\$1,291,514	\$258,250	\$2,766,774	214	20.63	194
9	\$1,171,608	\$0	\$818,545	70	0.00	70
10	\$1,438,209	\$10,000	\$787,458	55	0.95	54
11	\$380,122	\$0	\$100,000	26	0.00	26
12	\$621,287	\$2,400	\$498,160	80	0.40	80
13	\$260,482	\$0	\$70,133	27	0.00	27
14	\$99,505	\$0	\$64,678	65	0.00	65
15	\$103,263	\$165,000	\$1,239,811	1201	261.67	1041
16	\$31,386	\$20,000	\$-44,219	-141	82.38	-205
17	\$6,355	\$0	\$-34,050	-536	0.00	-536
18	\$43,065	\$42,000	\$-11,822	-27	2350.31	-125
19	\$1,370	\$0	\$5,559	406	0.00	406
20	\$2,020	\$0	\$-618,036	-30596	0.00	-30596
21	\$0	\$0	\$-18,425	0	0.00	0
22	\$0	\$0	\$-1,997	0	0.00	0

MISSOURI DIVISION OF INSURANCE  
TOTAL MEDICAL MALPRACTICE LIABILITY WITH MARKET SHARE  
EXPERIENCE FOR 1988 IN THE STATE OF MISSOURI

OBS	NAIC GROUP	NAIC CODE	PREMIUM WRITTEN	MARKET SHARE	COMPANY NAME
1	000	32654	\$30,271,466	22.51	MEDICAL DEFENSE ASSOCIATES
2	000	36668	\$18,880,912	14.04	MISSOURI MEDICAL INSURANCE COMPANY
3	000	33367	\$17,385,920	12.93	RISK CONTROL ASSOCIATES INC
4	861	40401	\$15,121,312	11.24	PROVIDERS INS CO
5	164	24767	\$13,830,415	10.28	ST PAUL FIRE & MARINE INSURANCE CO
6	000	11843	\$13,539,382	10.07	MEDICAL PROTECTIVE COMPANY
7	861	27642	\$8,356,007	6.213	MISSOURI HOSPITAL PLAN
8	999	44024	\$3,365,340	2.502	PROFESSIONAL MUT INS CO RISK RETENTION
9	048	35289	\$2,274,907	1.692	CONTINENTAL INSURANCE COMPANY THE
10	218	20443	\$1,623,883	1.207	CONTINENTAL CASUALTY COMPANY
11	000	28800	\$1,527,228	1.136	INSURANCE CORPORATION OF AMERICA
12	164	24791	\$1,258,425	0.936	ST PAUL MERCURY INSURANCE COMPANY
13	000	36633	\$1,088,021	0.809	PREMIER ALLIANCE INSURANCE CO
14	999	44083	\$1,055,108	0.785	PREFERRED PHYSICIANS MUT RISK RETENT GP
15	185	25534	\$943,179	0.701	TRANSAMERICA INSURANCE COMPANY
16	000	33928	\$916,656	0.682	PIE MUTUAL INSURANCE CO THE
17	000	15865	\$689,514	0.513	NATIONAL CHIROPRACTIC MUTUAL INS CO
18	999	00090	\$595,351	0.443	PHYSICIANS DEFENSE ASSOCIATION
19	218	20427	\$584,570	0.435	AMERICAN CASUALTY CO OF READING PA
20	048	22322	\$245,889	0.183	HARBOR INSURANCE COMPANY
21	076	22810	\$221,887	0.165	CHICAGO INSURANCE COMPANY
22	901	22748	\$204,828	0.152	PACIFIC EMPLOYERS INSURANCE COMPANY
23	692	24422	\$148,753	0.111	LEGION INSURANCE COMPANY

OBS	PREMIUM EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	TRUE LOSS RATIO	CASH FLOW LOSS RATIO	PERCENT UNPAID
1	\$26,627,928	\$8,099,592	\$12,973,316	49	26.76	18
2	\$12,130,660	\$6,148,791	\$8,827,719	73	32.57	22
3	\$15,309,261	\$1,271,564	\$5,586,130	36	7.31	28
4	\$14,586,631	\$1,587,594	\$2,290,367	16	10.50	5
5	\$15,485,480	\$3,997,994	\$6,874,594	44	28.91	19
6	\$14,677,725	\$5,753,379	\$6,791,279	46	42.49	7
7	\$8,356,007	\$308,415	\$4,697,565	56	3.69	53
8	\$3,146,417	\$162,136	\$1,193,587	38	4.82	33
9	\$1,861,917	\$43,299	\$748,751	40	1.90	38
10	\$1,543,502	\$322,465	\$1,474,317	96	19.86	75
11	\$1,372,708	\$599,300	\$-77,869	-6	39.24	-49
12	\$1,052,487	\$274,906	\$71,230	7	21.85	-19
13	\$1,171,608	\$0	\$818,545	70	0.00	70
14	\$1,438,209	\$10,000	\$787,458	55	0.95	54
15	\$740,268	\$0	\$-352,655	-48	0.00	-48
16	\$380,122	\$0	\$100,000	26	0.00	26
17	\$657,830	\$10,500	\$168,724	26	1.52	24
18	\$621,287	\$2,400	\$498,160	80	0.40	80
19	\$543,627	\$7,187	\$508,938	94	1.23	92
20	\$99,505	\$0	\$64,678	65	0.00	65
21	\$415,012	\$83,661	\$-157,552	-38	37.70	-58
22	\$301,648	\$172,997	\$1,260,115	418	84.46	360
23	\$99,848	\$0	\$79,811	80	0.00	80

MISSOURI DIVISION OF INSURANCE  
TOTAL MEDICAL MALPRACTICE LIABILITY WITH MARKET SHARE  
EXPERIENCE FOR 1988 IN THE STATE OF MISSOURI

OBS	NAIC GROUP	NAIC CODE	PREMIUM WRITTEN	MARKET SHARE	COMPANY NAME	PREMIUM EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	TRUE LOSS RATIO	CASH FLOW LOSS RATIO	PERCENT UNPAID
24	218	20478	\$138,495	0.103	NATIONAL FIRE INS CO OF HARTFORD	\$136,036	\$18,070	\$224,941	165	13.05	152
25	000	18767	\$126,233	0.094	CHURCH MUTUAL INSURANCE COMPANY	\$87,929	\$122,500	\$126,715	144	97.04	5
26	775	13714	\$126,177	0.094	DRUGGISTS MUTUAL INSURANCE COMPANY	\$123,945	\$10,000	\$104,970	85	7.93	77
27	001	19038	\$114,433	0.085	AETNA CASUALTY AND SURETY COMPANY	\$116,380	\$1,924,448	\$-83,681	-72	1681.72	-1725
28	012	19425	\$62,907	0.047	INSURANCE CO OF THE STATE OF PA	\$60,309	\$4,200	\$-11,487	-19	6.68	-26
29	012	19445	\$50,055	0.037	NATIONAL UNION FIRE INS CO OF PITTSBURG	\$97,261	\$93,123	\$-1,098,564	-1130	186.04	-1225
30	901	22713	\$45,147	0.034	INSURANCE COMPANY OF NORTH AMERICA	\$39,505	\$14,000	\$-5,169	-13	31.01	-49
31	012	19380	\$40,455	0.030	AMERICAN HOME ASSURANCE COMPANY	\$28,120	\$14,569	\$57,241	204	36.01	152
32	091	22357	\$24,279	0.018	HARTFORD ACCIDENT & INDEMNITY CO	\$31,386	\$20,000	\$-44,219	-141	82.38	-205
33	486	11630	\$23,761	0.018	JEFFERSON INSURANCE CO OF NEW YORK	\$27,287	\$0	\$12,150	45	0.00	45
34	048	20850	\$12,497	0.009	FIREMENS INS CO OF NEWARK, NEW JERSEY	\$5,948	\$0	\$819	14	0.00	14
35	929	12246	\$5,790	0.004	AMERICAN CONTINENTAL INSURANCE CO	\$4,325	\$557,504	\$167,413	3871	9628.74	-9019
36	020	19704	\$4,256	0.003	AMERICAN STATES INSURANCE COMPANY	\$4,659	\$0	\$0	0	0.00	0
37	235	36781	\$3,707	0.003	NORTH ATLANTIC CAS & SURETY INS CO INC	\$3,113	\$0	\$1,779	57	0.00	57
38	783	13056	\$2,115	0.002	RLI INSURANCE COMPANY	\$6,355	\$0	\$-34,050	-536	0.00	-536
39	901	18279	\$1,382	0.001	BANKERS STANDARD INSURANCE COMPANY	\$1,370	\$0	\$5,559	406	0.00	406
40	901	22667	\$1,112	0.001	CIGNA INSURANCE COMPANY	\$2,020	\$0	\$-618,036	-30596	0.00	-30596
41	095	22519	\$100	0.000	HOME INDEMNITY COMPANY THE	\$91	\$0	\$0	0	0.00	0
42	196	25887	\$90	0.000	UNITED STATES FIDELITY & GUARANTY CO	\$144	\$174	\$8,858	6151	193.33	6031
43	342	10391	\$0	0.000	AMERICAN CENTENNIAL INSURANCE CO	\$0	\$0	\$-224	0	0.00	0
44	610	11401	\$0	0.000	GUARANTY NATIONAL INSURANCE COMPANY	\$0	\$0	\$-7,500	0	0.00	0
45	414	17680	\$0	0.000	FORUM INSURANCE COMPANY	\$0	\$0	\$-2,017	0	0.00	0
46	001	19062	\$0	0.000	AUTOMOBILE INS CO OF HARTFORD CT	\$0	\$0	\$-3,747	0	0.00	0
47	001	19070	\$0	0.000	STANDARD FIRE INSURANCE COMPANY	\$0	\$40,479	\$-873,452	0	0.00	0
48	008	19232	\$0	0.000	ALLSTATE INSURANCE COMPANY	\$0	\$0	\$37,408	0	0.00	0
49	215	19801	\$0	0.000	ARGONAUT INSURANCE COMPANY	\$0	\$0	\$-667,432	0	0.00	0
50	215	19828	\$0	0.000	ARGONAUT MIDWEST INSURANCE COMPANY	\$7,643	\$1,318,750	\$-2,375,643	-31083	0.00	-48337
51	031	20087	\$0	0.000	NATIONAL INDEMNITY COMPANY	\$166	\$0	\$-128	-77	0.00	-77
52	038	20281	\$0	0.000	FEDERAL INSURANCE COMPANY	\$0	\$265,916	\$24,445	0	0.00	0
53	038	20346	\$0	0.000	PACIFIC INDEMNITY COMPANY	\$0	\$187,500	\$-552,355	0	0.00	0
54	038	20354	\$0	0.000	SEA INSURANCE COMPANY LIMITED	\$0	\$0	\$-9,310	0	0.00	0
55	044	20613	\$0	0.000	AMERICAN EMPLOYERS INSURANCE CO	\$0	\$0	\$-86	0	0.00	0
56	044	20621	\$0	0.000	COMMERCIAL UNION INSURANCE COMPANY	\$0	\$300	\$-889	0	0.00	0
57	901	20699	\$0	0.000	CIGNA PROPERTY & CASUALTY INS CO	\$0	\$0	\$3,115	0	0.00	0
58	901	20792	\$0	0.000	CIGNA FIRE UNDERWRITERS INS CO	\$0	\$0	\$1,313	0	0.00	0
59	048	20792	\$0	0.000	BOSTON OLD COLONY INSURANCE COMPANY	\$0	\$0	\$10,000	0	0.00	0
60	052	21083	\$0	0.000	INTERNATIONAL INSURANCE COMPANY	\$0	\$0	\$-5,889	0	0.00	0
61	052	21101	\$0	0.000	NORTH RIVER INSURANCE COMPANY THE	\$0	\$0	\$3,033,632	0	0.00	0
62	052	21113	\$0	0.000	UNITED STATES FIRE INSURANCE CO	\$0	\$0	\$-7,997	0	0.00	0
63	041	22209	\$0	0.000	ATLANTIC INSURANCE COMPANY	\$0	\$3,750	\$78,638	0	0.00	0
64	041	22217	\$0	0.000	GULF INSURANCE COMPANY	\$0	\$43,555	\$-26,870	0	0.00	0
65	041	22233	\$0	0.000	SELECT INSURANCE COMPANY	\$0	\$0	\$2,940	0	0.00	0
66	162	24678	\$0	0.000	ROYAL INDEMNITY COMPANY	\$0	\$0	\$-11,123	0	0.00	0
67	163	24732	\$0	0.000	GENERAL INSURANCE CO OF AMERICA	\$0	\$0	\$479	0	0.00	0
68	163	24740	\$0	0.000	SAFECO INSURANCE CO OF AMERICA	\$0	\$135,018	\$-13,511	0	0.00	0
69	164	24775	\$0	0.000	ST PAUL GUARDIAN INSURANCE COMPANY	\$0	\$0	\$25	0	0.00	0
70	020	26093	\$0	0.000	WESTERN CASUALTY AND SURETY COMPANY	\$-44	\$30,000	\$-89,230	202795	0.00	270977
71	304	32352	\$0	0.000	PRUDENTIAL PROPERTY & CASUALTY INS CO	\$0	\$0	\$2,003	0	0.00	0
72	861	33863	\$0	0.000	MISSOURI PROFESSIONAL LIABILITY INSASSO	\$0	\$8,296,579	\$2,416,702	0	0.00	0
73	048	34622	\$0	0.000	GLENS FALLS INSURANCE COMPANY THE	\$8	\$0	\$3	38	0.00	38
74	048	35270	\$0	0.000	FIDELITY AND CASUALTY CO OF NY	\$0	\$0	\$-367	0	0.00	0



MISSOURI DIVISION OF INSURANCE  
TOTAL MEDICAL MALPRACTICE LIABILITY WITH MARKET SHARE  
EXPERIENCE FOR 1988 IN THE STATE OF MISSOURI

OBS	NAIC GROUP	NAIC CODE	PREMIUM WRITTEN	MARKET SHARE	COMPANY NAME		
75	711	35718	\$0	0.000	PHICO INSURANCE COMPANY		
76	761	36420	\$0	0.000	ALLIANZ UNDERWRITERS INSURANCE COMPANY		
77	008	36455	\$0	0.000	NORTHBROOK INDEMNITY CO		
78	076	22837	\$-14	-.000	INTERSTATE INDEMNITY COMPANY		
79	189	25658	\$-146	-.000	TRAVELERS INDEMNITY COMPANY		
80	143	23906	\$-424,894	-.316	NORTHWESTERN NATIONAL CASUALTY CO		
			=====				
			\$134,486,890				
OBS	PREMIUM EARNED		DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	TRUE LOSS RATIO	CASH FLOW LOSS RATIO	PERCENT UNPAID
75		\$0	\$0	\$-3,000	0	0	0
76		\$0	\$37,500	\$-37,500	0	0	0
77		\$0	\$0	\$32,547	0	0	0
78		\$2,216	\$0	\$-31,719	-1431	0	-1431
79		\$-328	\$0	\$300,430	-91595	0	-91595
80		\$-424,894	\$0	\$0	0	0	0
		=====	=====	=====			
		\$122,980,637	\$41,994,115	\$55,266,138	44.94%	31.23%	10.79%

MISSOURI DIVISION OF INSURANCE  
MEDICAL MALPRACTICE LIABILITY WITH MARKET SHARE  
PHYSICIANS AND SURGEONS  
EXPERIENCE FOR 1988 IN THE STATE OF MISSOURI

OBS	NAIC GROUP	NAIC CODE	PREMIUM WRITTEN	MARKET SHARE	COMPANY NAME
1	000	32654	\$30,040,515	31.33	MEDICAL DEFENSE ASSOCIATES
2	000	36668	\$18,880,912	19.69	MISSOURI MEDICAL INSURANCE COMPANY
3	000	33367	\$17,210,558	17.95	RISK CONTROL ASSOCIATES INC
4	000	11843	\$11,530,198	12.03	MEDICAL PROTECTIVE COMPANY
5	164	24767	\$7,765,484	8.099	ST PAUL FIRE & MARINE INSURANCE CO
6	999	44024	\$3,356,222	3.500	PROFESSIONAL MUT INS CO RISK RETENTION
7	000	28800	\$1,527,228	1.593	INSURANCE CORPORATION OF AMERICA
8	218	20443	\$1,251,955	1.306	CONTINENTAL CASUALTY COMPANY
9	000	36633	\$1,088,021	1.135	PREMIER ALLIANCE INSURANCE CO
10	999	44083	\$1,055,108	1.100	PREFERRED PHYSICIANS MUT RISK RETENT GP
11	000	33928	\$916,656	0.956	PIE MUTUAL INSURANCE CO THE
12	999	00090	\$595,351	0.621	PHYSICIANS DEFENSE ASSOCIATION
13	048	35289	\$321,555	0.335	CONTINENTAL INSURANCE COMPANY THE
14	048	22322	\$245,889	0.256	HARBOR INSURANCE COMPANY
15	901	22748	\$63,057	0.066	PACIFIC EMPLOYERS INSURANCE COMPANY
16	091	22357	\$24,279	0.025	HARTFORD ACCIDENT & INDEMNITY CO
17	783	13056	\$2,115	0.002	RLI INSURANCE COMPANY
18	861	40401	\$1,787	0.002	PROVIDERS INS CO
19	901	18279	\$1,382	0.001	BANKERS STANDARD INSURANCE COMPANY
20	901	22667	\$1,112	0.001	CIGNA INSURANCE COMPANY
21	929	12246	\$0	0.000	AMERICAN CONTINENTAL INSURANCE CO
22	414	17680	\$0	0.000	FORUM INSURANCE COMPANY

OBS	PREMIUM EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	TRUE LOSS RATIO	CASH FLOW LOSS RATIO	PERCENT UNPAID
1	\$26,424,775	\$8,099,592	\$12,973,316	49	26.96	18
2	\$12,130,660	\$6,148,791	\$8,827,719	73	32.57	22
3	\$15,144,599	\$1,265,989	\$0	0	7.36	-8
4	\$12,980,461	\$5,323,292	\$5,991,692	46	46.17	5
5	\$8,860,066	\$3,113,883	\$5,994,130	68	40.10	33
6	\$3,144,076	\$162,136	\$1,193,587	38	4.83	33
7	\$1,372,708	\$599,300	\$-77,869	-6	39.24	-49
8	\$1,291,514	\$258,250	\$2,766,774	214	20.63	194
9	\$1,171,608	\$0	\$818,545	70	0.00	70
10	\$1,438,209	\$10,000	\$787,458	55	0.95	54
11	\$380,122	\$0	\$100,000	26	0.00	26
12	\$621,287	\$2,400	\$498,160	80	0.40	80
13	\$260,482	\$0	\$70,133	27	0.00	27
14	\$99,505	\$0	\$64,678	65	0.00	65
15	\$103,263	\$165,000	\$1,239,811	1201	261.67	1041
16	\$31,386	\$20,000	\$-44,219	-141	82.38	-205
17	\$6,355	\$0	\$-34,050	-536	0.00	-536
18	\$43,065	\$42,000	\$-11,822	-27	2350.31	-125
19	\$1,370	\$0	\$5,559	406	0.00	406
20	\$2,020	\$0	\$-618,036	-30596	0.00	-30596
21	\$0	\$0	\$-18,425	0	0.00	0
22	\$0	\$0	\$-1,997	0	0.00	0

MISSOURI DIVISION OF INSURANCE  
MEDICAL MALPRACTICE LIABILITY WITH MARKET SHARE  
PHYSICIANS AND SURGEONS  
EXPERIENCE FOR 1988 IN THE STATE OF MISSOURI

OBS	NAIC GROUP	NAIC CODE	PREMIUM WRITTEN	MARKET SHARE	COMPANY NAME
23	001	19038	\$0	0.000	AETNA CASUALTY AND SURETY COMPANY
24	001	19062	\$0	0.000	AUTOMOBILE INS CO OF HARTFORD CT
25	001	19070	\$0	0.000	STANDARD FIRE INSURANCE COMPANY
26	008	19232	\$0	0.000	ALLSTATE INSURANCE COMPANY
27	215	19828	\$0	0.000	ARGONAUT MIDWEST INSURANCE COMPANY
28	038	20281	\$0	0.000	FEDERAL INSURANCE COMPANY
29	038	20346	\$0	0.000	PACIFIC INDEMNITY COMPANY
30	038	20354	\$0	0.000	SEA INSURANCE COMPANY LIMITED
31	218	20478	\$0	0.000	NATIONAL FIRE INS CO OF HARTFORD
32	901	20699	\$0	0.000	CIGNA PROPERTY & CASUALTY INS CO
33	901	20702	\$0	0.000	CIGNA FIRE UNDERWRITERS INS CO
34	052	21105	\$0	0.000	NORTH RIVER INSURANCE COMPANY THE
35	052	21113	\$0	0.000	UNITED STATES FIRE INSURANCE CO
36	041	22209	\$0	0.000	ATLANTIC INSURANCE COMPANY
37	041	22217	\$0	0.000	GULF INSURANCE COMPANY
38	041	22233	\$0	0.000	SELECT INSURANCE COMPANY
39	901	22713	\$0	0.000	INSURANCE COMPANY OF NORTH AMERICA
40	163	24732	\$0	0.000	GENERAL INSURANCE CO OF AMERICA
41	163	24740	\$0	0.000	SAFECO INSURANCE CO OF AMERICA
42	164	24791	\$0	0.000	ST PAUL MERCURY INSURANCE COMPANY
43	189	25658	\$0	0.000	TRAVELERS INDEMNITY COMPANY
44	196	25887	\$0	0.000	UNITED STATES FIDELITY & GUARANTY CO

OBS	PREMIUM EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	TRUE LOSS RATIO	CASH FLOW LOSS RATIO	PERCENT UNPAID
23	\$0	\$251,245	\$217,874	0.0	0	0.0
24	\$0	\$0	\$-3,747	0.0	0	0.0
25	\$0	\$40,479	\$-721,438	0.0	0	0.0
26	\$0	\$0	\$5,226	0.0	0	0.0
27	\$0	\$0	\$600,000	0.0	0	0.0
28	\$0	\$265,916	\$24,445	0.0	0	0.0
29	\$0	\$187,500	\$-552,355	0.0	0	0.0
30	\$0	\$0	\$-9,310	0.0	0	0.0
31	\$-413	\$0	\$5	-1.2	0	-1.2
32	\$0	\$0	\$3,115	0.0	0	0.0
33	\$0	\$0	\$1,313	0.0	0	0.0
34	\$0	\$0	\$3,033,632	0.0	0	0.0
35	\$0	\$0	\$-7,986	0.0	0	0.0
36	\$0	\$3,750	\$78,638	0.0	0	0.0
37	\$0	\$43,555	\$-26,870	0.0	0	0.0
38	\$0	\$0	\$2,940	0.0	0	0.0
39	\$0	\$14,000	\$0	0.0	0	0.0
40	\$0	\$0	\$228	0.0	0	0.0
41	\$0	\$135,018	\$-14,493	0.0	0	0.0
42	\$159	\$0	\$83,070	52245.3	0	52245.3
43	\$0	\$0	\$355,000	0.0	0	0.0
44	\$0	\$0	\$-2,548	0.0	0	0.0

MISSOURI DIVISION OF INSURANCE  
 MEDICAL MALPRACTICE LIABILITY WITH MARKET SHARE  
 PHYSICIANS AND SURGEONS  
 EXPERIENCE FOR 1988 IN THE STATE OF MISSOURI

OBS	NAIC GROUP	NAIC CODE	PREMIUM WRITTEN	MARKET SHARE	COMPANY NAME	PREMIUM EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	TRUE LOSS RATIO	CASH FLOW LOSS RATIO	PERCENT UNPAID
45	711	35718	\$0	0.000	PHICO INSURANCE COMPANY	\$0	\$0	\$-3,000	0	0	0
46	008	36455	\$0	0.000	NORTHBROOK INDEMNITY CO	\$0	\$0	\$32,547	0	0	0
			=====			=====	=====	=====			
			\$95,879,384			\$85,507,277	\$26,152,096	\$43,621,430	51.01%	27.28%	20.43%

EXPERIENCE FOR 1988 IN THE STATE OF MISSOURI

\$4,299,246; \$1,011,715 \$6,314,342 146.871 21.3105 123.339

MISSOURI DIVISION OF INSURANCE  
MEDICAL MALPRACTICE LIABILITY WITH MARKET SHARE  
NURSES  
EXPERIENCE FOR 1988 IN THE STATE OF MISSOURI

OBS	NAIC GROUP	NAIC CODE	PREMIUM WRITTEN	MARKET SHARE	COMPANY NAME	PREMIUM EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	TRUE LOSS RATIO	CASH FLOW LOSS RATIO	PERCENT UNPAID
1	218	20427	\$564,120	76.4	AMERICAN CASUALTY CO OF READING PA	\$522,499	\$7,187	\$508,938	97.4	1.2740	96.0
2	076	22810	\$150,514	20.38	CHICAGO INSURANCE COMPANY	\$281,378	\$39,935	\$-70,894	-25.2	26.5324	-39.4
3	486	11630	\$23,761	3.218	JEFFERSON INSURANCE CO OF NEW YORK	\$27,287	\$0	\$12,150	44.5	0.0000	44.5
4	414	17680	\$0	0.000	FORUM INSURANCE COMPANY	\$0	\$0	\$-20	0.0	0.0000	0.0
5	031	20087	\$0	0.000	NATIONAL INDEMNITY COMPANY	\$166	\$0	\$-128	-77.1	0.0000	-77.1
6	048	20850	\$0	0.000	FIREMENS INS CO OF NEWARK, NEW JERSEY	\$0	\$0	\$252	0.0	0.0000	0.0
7	052	21083	\$0	0.000	INTERNATIONAL INSURANCE COMPANY	\$0	\$0	\$-2,957	0.0	0.0000	0.0
8	052	21113	\$0	0.000	UNITED STATES FIRE INSURANCE CO	\$0	\$0	\$-9	0.0	0.0000	0.0
9	164	24767	\$0	0.000	ST PAUL FIRE & MARINE INSURANCE CO	\$0	\$0	\$9,000	0.0	0.0000	0.0
10	048	34622	\$0	0.000	GLENS FALLS INSURANCE COMPANY THE	\$0	\$0	\$3	0.0	0.0000	0.0
11	048	35270	\$0	0.000	FIDELITY AND CASUALTY CO OF NY	\$0	\$0	\$37	0.0	0.0000	0.0
12	076	22837	\$-14	-.002	INTERSTATE INDEMNITY COMPANY	\$2,216	\$0	\$-31,719	-1431.4	0.0000	-1431.4
			=====			=====	=====	=====			
			\$738,381			\$833,546	\$47,122	\$424,653	50.95%	6.38%	45.29%

MISSOURI DIVISION OF INSURANCE  
MEDICAL MALPRACTICE LIABILITY WITH MARKET SHARE  
HOSPITALS  
EXPERIENCE FOR 1988 IN THE STATE OF MISSOURI

OBS	NAIC GROUP	NAIC CODE	PREMIUM WRITTEN	MARKET SHARE	COMPANY NAME
1	861	40401	\$15,162,149	50.88	PROVIDERS INS CO
2	861	27642	\$8,356,007	28.04	MISSOURI HOSPITAL PLAN
3	164	24767	\$4,258,836	14.29	ST PAUL FIRE & MARINE INSURANCE CO
4	164	24791	\$1,258,172	4.222	ST PAUL MERCURY INSURANCE COMPANY
5	048	35289	\$874,228	2.934	CONTINENTAL INSURANCE COMPANY THE
6	901	22748	\$141,906	0.476	PACIFIC EMPLOYERS INSURANCE COMPANY
7	001	19038	\$114,433	0.384	AETNA CASUALTY AND SURETY COMPANY
8	901	22713	\$45,075	0.151	INSURANCE COMPANY OF NORTH AMERICA
9	048	20850	\$12,497	0.042	FIREMENS INS CO OF NEWARK, NEW JERSEY
10	929	12246	\$0	0.000	AMERICAN CONTINENTAL INSURANCE CO
11	001	19062	\$0	0.000	AUTOMOBILE INS CO OF HARTFORD CT
12	001	19070	\$0	0.000	STANDARD FIRE INSURANCE COMPANY
13	008	19232	\$0	0.000	ALLSTATE INSURANCE COMPANY
14	215	19801	\$0	0.000	ARGONAUT INSURANCE COMPANY
15	215	19828	\$0	0.000	ARGONAUT MIDWEST INSURANCE COMPANY
16	218	20443	\$0	0.000	CONTINENTAL CASUALTY COMPANY
17	044	20613	\$0	0.000	AMERICAN EMPLOYERS INSURANCE CO
18	044	20621	\$0	0.000	COMMERCIAL UNION INSURANCE COMPANY
19	048	20761	\$0	0.000	BOSTON OLD COLONY INSURANCE COMPANY
20	052	21083	\$0	0.000	INTERNATIONAL INSURANCE COMPANY
21	052	21113	\$0	0.000	UNITED STATES FIRE INSURANCE CO
22	076	22810	\$0	0.000	CHICAGO INSURANCE COMPANY

OBS	PREMIUM EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	TRUE LOSS RATIO	CASH FLOW LOSS RATIO	PERCENT UNPAID
1	\$14,453,388	\$1,506,244	\$2,400,925	17	9.93	6
2	\$8,356,007	\$308,415	\$4,697,565	56	3.69	53
3	\$4,787,534	\$390,644	\$1,439,401	30	9.17	22
4	\$1,052,081	\$274,906	\$-4,077	-0	21.85	-27
5	\$785,752	\$43,299	\$602,500	77	4.95	71
6	\$197,244	\$7,997	\$20,304	10	5.64	6
7	\$116,380	\$1,430,402	\$28,280	24	1249.99	-1205
8	\$39,198	\$0	\$0	0	0.00	0
9	\$5,948	\$0	\$139	2	0.00	2
10	\$0	\$557,504	\$183,512	0	0.00	0
11	\$0	\$0	\$0	0	0.00	0
12	\$0	\$0	\$0	0	0.00	0
13	\$0	\$0	\$744	0	0.00	0
14	\$0	\$0	\$-667,432	0	0.00	0
15	\$7,643	\$1,318,750	\$-2,975,643	-38933	0.00	-56187
16	\$0	\$0	\$-1,847,067	0	0.00	0
17	\$0	\$0	\$-86	0	0.00	0
18	\$0	\$300	\$-889	0	0.00	0
19	\$0	\$0	\$10,000	0	0.00	0
20	\$0	\$0	\$-2,932	0	0.00	0
21	\$0	\$0	\$-2	0	0.00	0
22	\$3,333	\$0	\$-52,989	-1590	0.00	-1590

MISSOURI DIVISION OF INSURANCE  
 MEDICAL MALPRACTICE LIABILITY WITH MARKET SHARE  
 HOSPITALS  
 EXPERIENCE FOR 1988 IN THE STATE OF MISSOURI

OBS	NAIC GROUP	NAIC CODE	PREMIUM WRITTEN	MARKET SHARE	COMPANY NAME
23	162	24678	\$0	0.000	ROYAL INDEMNITY COMPANY
24	164	24775	\$0	0.000	ST PAUL GUARDIAN INSURANCE COMPANY
25	304	32352	\$0	0.000	PRUDENTIAL PROPERTY & CASUALTY INS CO
26	861	33863	\$0	0.000	MISSOURI PROFESSIONAL LIABILITY INSASSO
27	048	34622	\$0	0.000	GLENS FALLS INSURANCE COMPANY THE
28	048	35270	\$0	0.000	FIDELITY AND CASUALTY CO OF NY
29	143	23906	\$-424,894	-1.43	NORTHWESTERN NATIONAL CASUALTY CO
			=====		
			\$29,798,409		

OBS	PREMIUM EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	TRUE LOSS RATIO	CASH FLOW LOSS RATIO	PERCENT UNPAID
23	\$0	\$0	\$-11,123	0	0	0
24	\$0	\$0	\$25	0	0	0
25	\$0	\$0	\$2,003	0	0	0
26	\$0	\$8,296,579	\$2,416,702	0	0	0
27	\$8	\$0	\$0	0	0	0
28	\$0	\$0	\$-49	0	0	0
29	\$-424,894	\$0	\$0	0	0	0
	=====	=====	=====			
	\$29,379,622	\$14,135,040	\$6,239,811	21.2386	47.4356	26.873



MISSOURI DIVISION OF INSURANCE  
MEDICAL MALPRACTICE LIABILITY WITH MARKET SHARE  
OTHER  
EXPERIENCE FOR 1988 IN THE STATE OF MISSOURI

OBS	NAIC GROUP	NAIC CODE	PREMIUM WRITTEN	MARKET SHARE	COMPANY NAME	PREMIUM EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	TRUE LOSS RATIO	CASH FLOW LOSS RATIO	PERCENT UNPAID
1	048	35289	\$1,079,124	32.47	CONTINENTAL INSURANCE COMPANY THE	\$815,683	\$0	\$76,118	9	0.000	9
2	185	25534	\$943,179	28.38	TRANSAMERICA INSURANCE COMPANY	\$740,268	\$0	\$-352,655	-48	0.000	-48
3	000	15865	\$689,514	20.75	NATIONAL CHIROPRACTIC MUTUAL INS CO	\$657,830	\$10,500	\$168,724	26	1.523	24
4	692	24422	\$148,753	4.476	LEGION INSURANCE COMPANY	\$99,848	\$0	\$79,811	80	0.000	80
5	000	18767	\$126,233	3.799	CHURCH MUTUAL INSURANCE COMPANY	\$87,929	\$122,500	\$126,715	144	97.043	5
6	775	13714	\$126,177	3.797	DRUGGISTS MUTUAL INSURANCE COMPANY	\$123,945	\$10,000	\$104,970	85	7.925	77
7	076	22810	\$71,373	2.148	CHICAGO INSURANCE COMPANY	\$130,301	\$43,726	\$-33,669	-26	61.264	-59
8	012	19429	\$62,907	1.893	INSURANCE CO OF THE STATE OF PA	\$60,309	\$4,200	\$-11,487	-19	6.677	-26
9	012	19445	\$50,055	1.506	NATIONAL UNION FIRE INS CO OF PITTSBURG	\$97,261	\$93,123	\$-1,098,564	-1130	186.041	-1225
10	012	19380	\$40,455	1.217	AMERICAN HOME ASSURANCE COMPANY	\$28,120	\$14,569	\$57,241	204	36.013	152
11	218	20427	\$20,450	0.615	AMERICAN CASUALTY CO OF READING PA	\$21,128	\$0	\$0	0	0.000	0
12	929	12246	\$5,790	0.174	AMERICAN CONTINENTAL INSURANCE CO	\$4,325	\$0	\$2,326	54	0.000	54
13	020	19704	\$4,256	0.128	AMERICAN STATES INSURANCE COMPANY	\$4,659	\$0	\$0	0	0.000	0
14	095	22519	\$100	0.003	HOME INDEMNITY COMPANY THE	\$91	\$0	\$0	0	0.000	0
15	196	25887	\$90	0.003	UNITED STATES FIDELITY & GUARANTY CO	\$144	\$174	\$11,406	7921	193.333	7800
16	901	22713	\$72	0.002	INSURANCE COMPANY OF NORTH AMERICA	\$307	\$0	\$-5,169	-1684	0.000	-1684
17	342	10391	\$0	0.000	AMERICAN CENTENNIAL INSURANCE CO	\$0	\$0	\$-224	0	0.000	0
18	610	11401	\$0	0.000	GUARANTY NATIONAL INSURANCE COMPANY	\$0	\$0	\$-7,500	0	0.000	0
19	001	19038	\$0	0.000	AETNA CASUALTY AND SURETY COMPANY	\$0	\$242,500	\$-265,467	0	0.000	0
20	001	19062	\$0	0.000	AUTOMOBILE INS CO OF HARTFORD CT	\$0	\$0	\$0	0	0.000	0
21	001	19070	\$0	0.000	STANDARD FIRE INSURANCE COMPANY	\$0	\$0	\$0	0	0.000	0
22	008	19232	\$0	0.000	ALLSTATE INSURANCE COMPANY	\$0	\$0	\$31,438	0	0.000	0
23	048	20850	\$0	0.000	FIREMENS INS CO OF NEWARK, NEW JERSEY	\$0	\$0	\$428	0	0.000	0
24	163	24732	\$0	0.000	GENERAL INSURANCE CO OF AMERICA	\$0	\$0	\$251	0	0.000	0
25	163	24740	\$0	0.000	SAFECO INSURANCE CO OF AMERICA	\$0	\$0	\$982	0	0.000	0
26	164	24767	\$0	0.000	ST PAUL FIRE & MARINE INSURANCE CO	\$0	\$0	\$10,000	0	0.000	0
27	020	26093	\$0	0.000	WESTERN CASUALTY AND SURETY COMPANY	\$-44	\$30,000	\$-89,230	202795	0.000	270977
28	048	35270	\$0	0.000	FIDELITY AND CASUALTY CO OF NY	\$0	\$0	\$-355	0	0.000	0
29	761	36420	\$0	0.000	ALLIANZ UNDERWRITERS INSURANCE COMPANY	\$0	\$37,500	\$-37,500	0	0.000	0
30	901	22748	\$-135	-0.004	PACIFIC EMPLOYERS INSURANCE COMPANY	\$1,141	\$0	\$0	0	0.000	0
31	189	25658	\$-2,544	-0.077	TRAVELERS INDEMNITY COMPANY	\$-2,477	\$0	\$-3,952	160	0.000	160
32	861	40401	\$-42,624	-1.28	PROVIDERS INS CO	\$90,178	\$39,350	\$-98,736	-109	-92.319	-153
=====						=====	=====	=====	=====	=====	=====
\$3,323,225						\$2,960,946	\$648,142	\$-1,334,098	-45.056	19.5034	-66.946

DIVISION OF INSURANCE  
TOTAL MEDICAL MALPRACTICE LIABILITY WITH MARKET SHARE  
EXPERIENCE FOR 1987 IN THE STATE OF MISSOURI

OBS	NAIC GROUP	NAIC CODE	PREMIUM WRITTEN	MARKET SHARE	COMPANY NAME
1	000	32654	\$22,987,884	22.91	MEDICAL DEFENSE ASSOCIATES
2	164	24767	\$14,996,944	14.95	ST PAUL FIRE & MARINE INSURANCE CO
3	000	36668	\$14,603,402	14.56	MISSOURI MEDICAL INSURANCE COMPANY
4	000	33367	\$13,062,925	13.02	RISK CONTROL ASSOCIATES INC
5	000	11843	\$12,917,109	12.88	MEDICAL PROTECTIVE COMPANY
6	861	27642	\$7,802,654	7.778	MISSOURI HOSPITAL PLAN
7	999	44024	\$2,331,965	2.324	PROFESSIONAL MUT INS CO RISK RETENTION
8	218	20443	\$1,592,673	1.588	CONTINENTAL CASUALTY COMPANY
9	000	28800	\$1,334,250	1.330	INSURANCE CORPORATION OF AMERICA
10	000	36633	\$1,104,881	1.101	PREMIER ALLIANCE INSURANCE CO
11	164	24791	\$1,053,776	1.050	ST PAUL MERCURY INSURANCE COMPANY
12	048	35289	\$971,400	0.968	CONTINENTAL INSURANCE COMPANY THE
13	185	25534	\$841,638	0.839	TRANSAMERICA INSURANCE COMPANY
14	076	22810	\$612,402	0.610	CHICAGO INSURANCE COMPANY
15	999	44083	\$612,358	0.610	PREFERRED PHYSICIANS MUT RISK RETENT GP
16	218	20427	\$601,879	0.600	AMERICAN CASUALTY CO OF READING PA
17	000	15865	\$565,659	0.564	NATIONAL CHIROPRACTIC MUTUAL INS CO
18	861	40401	\$479,006	0.477	PROVIDERS INS CO
19	901	22748	\$408,826	0.408	PACIFIC EMPLOYERS INSURANCE COMPANY
20	929	12246	\$307,316	0.306	AMERICAN CONTINENTAL INSURANCE CO
21	999	00090	\$267,025	0.266	PHYSICIANS DEFENSE ASSOCIATION
22	012	19445	\$172,092	0.172	NATIONAL UNION FIRE INS CO OF PITTSBURG
23	861	33863	\$131,239	0.131	MISSOURI PROFESSIONAL LIABILITY INSASSO

OBS	PREMIUM EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	TRUE LOSS RATIO	CASH FLOW LOSS RATIO	PERCENT UNPAID
1	\$18,436,283	\$8,785,899	\$3,886,756	21.1	38.2	-27
2	\$17,772,064	\$6,336,645	\$13,483,476	75.9	42.3	40
3	\$8,507,973	\$4,774,886	\$8,251,130	97.0	32.7	41
4	\$11,717,346	\$1,733,749	\$14,549,349	124.2	13.3	109
5	\$11,533,241	\$3,521,266	\$9,453,713	82.0	27.3	51
6	\$7,802,654	\$143,447	\$2,231,777	28.6	1.8	27
7	\$837,857	\$471,090	\$1,539,575	183.8	20.2	128
8	\$1,724,610	\$197,144	\$-790,014	-45.8	12.4	-57
9	\$1,294,113	\$1,000	\$270,707	20.9	0.1	21
10	\$275,915	\$0	\$204,564	74.1	0.0	74
11	\$1,009,246	\$100,764	\$637,797	63.2	9.6	53
12	\$960,799	\$224,900	\$219,900	22.9	23.2	-1
13	\$841,638	\$0	\$698,559	83.0	0.0	83
14	\$586,997	\$173,137	\$356,909	60.8	28.3	31
15	\$229,257	\$0	\$115,240	50.3	0.0	50
16	\$515,228	\$1,573	\$471,916	91.6	0.3	91
17	\$536,352	\$2,800	\$53,995	10.1	0.5	10
18	\$5,374,707	\$1,094,810	\$2,539,628	47.3	228.6	27
19	\$330,368	\$-1,285	\$925,299	280.1	-0.3	280
20	\$342,464	\$0	\$-125,629	-36.7	0.0	-37
21	\$188,513	\$0	\$113,100	60.0	0.0	60
22	\$231,461	\$522,043	\$-49,816	-21.5	303.4	-247
23	\$131,239	\$7,872,926	\$7,775,885	5925.0	5998.9	-74

DIVISION OF INSURANCE  
TOTAL MEDICAL MALPRACTICE LIABILITY WITH MARKET SHARE  
EXPERIENCE FOR 1987 IN THE STATE OF MISSOURI

OBS	NAIC GROUP	NAIC CODE	PREMIUM WRITTEN	MARKET SHARE	COMPANY NAME	PREMIUM EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	TRUE LOSS RATIO	CASH FLOW LOSS RATIO	PERCENT UNPAID
24	775	13714	\$121,356	0.121	DRUGGISTS MUTUAL INSURANCE COMPANY	\$117,944	\$14,500	\$-7,640	-6	11.9	-19
25	091	22357	\$82,114	0.082	HARTFORD ACCIDENT & INDEMNITY CO	\$477,574	\$15,000	\$190,086	40	18.3	37
26	783	13056	\$71,954	0.072	RLI INSURANCE COMPANY	\$66,433	\$0	\$63,869	96	0.0	96
27	012	19429	\$63,296	0.063	INSURANCE CO OF THE STATE OF PA	\$72,526	\$0	\$16,770	23	0.0	23
28	000	18767	\$56,846	0.057	CHURCH MUTUAL INSURANCE COMPANY	\$39,572	\$0	\$38,444	97	0.0	97
29	901	22713	\$42,595	0.042	INSURANCE COMPANY OF NORTH AMERICA	\$102,365	\$11,750	\$-63,455	-62	27.6	-73
30	001	19038	\$23,465	0.023	AETNA CASUALTY AND SURETY COMPANY	\$136,276	\$1,114,639	\$121,172	89	4750.2	-729
31	189	25658	\$22,663	0.023	TRAVELERS INDEMNITY COMPANY	\$24,896	\$21,000	\$-67,815	-272	92.7	-357
32	162	24678	\$17,500	0.017	ROYAL INDEMNITY COMPANY	\$17,500	\$0	\$11,123	64	0.0	64
33	218	20478	\$15,498	0.015	NATIONAL FIRE INS CO OF HARTFORD	\$87,489	\$1,075	\$-11,344	-13	6.9	-14
34	486	11630	\$15,187	0.015	JEFFERSON INSURANCE CO OF NEW YORK	\$28,739	\$-150	\$51,824	180	-1.0	181
35	076	22837	\$12,376	0.012	INTERSTATE INDEMNITY COMPANY	\$20,307	\$0	\$26,350	130	0.0	130
36	091	29459	\$11,983	0.012	TWIN CITY FIRE INS CO	\$11,983	\$0	\$0	0	0.0	0
37	091	19682	\$4,940	0.005	HARTFORD FIRE INSURANCE COMPANY	\$12,285	\$0	\$15,000	122	0.0	122
38	020	19704	\$4,618	0.005	AMERICAN STATES INSURANCE COMPANY	\$1,405	\$0	\$0	0	0.0	0
39	012	19380	\$3,000	0.003	AMERICAN HOME ASSURANCE COMPANY	\$508	\$26,435	\$56,714	11164	881.2	5960
40	901	22667	\$2,996	0.003	CIGNA INSURANCE COMPANY	\$2,904	\$0	\$553,386	19056	0.0	19056
41	901	18279	\$1,919	0.002	BANKERS STANDARD INSURANCE COMPANY	\$1,179	\$0	\$580	49	0.0	49
42	048	34622	\$570	0.001	GLENS FALLS INSURANCE COMPANY THE	\$679	\$0	\$0	0	0.0	0
43	196	25887	\$529	0.001	UNITED STATES FIDELITY & GUARANTY CO	\$529	\$197,368	\$67,534	12766	37309.6	-24543
44	610	11401	\$0	0.000	GUARANTY NATIONAL INSURANCE COMPANY	\$0	\$186,120	\$41,277	0	0.0	0
45	414	17680	\$0	0.000	FORUM INSURANCE COMPANY	\$0	\$0	\$-398	0	0.0	0
46	001	19046	\$0	0.000	AETNA CASUALTY & SURETY CO OF IL	\$0	\$0	\$-38	0	0.0	0
47	001	19062	\$0	0.000	AUTOMOBILE INS CO OF HARTFORD CT	\$0	\$0	\$2,150	0	0.0	0
48	001	19070	\$0	0.000	STANDARD FIRE INSURANCE COMPANY	\$0	\$655,406	\$308,709	0	0.0	0
49	008	19232	\$0	0.000	ALLSTATE INSURANCE COMPANY	\$0	\$0	\$-2,700	0	0.0	0
50	011	19356	\$0	0.000	MARYLAND CASUALTY COMPANY	\$0	\$100,000	\$100,000	0	0.0	0
51	021	19747	\$0	0.000	AMERICAN UNIVERSAL INSURANCE CO	\$0	\$0	\$-100	0	0.0	0
52	031	20087	\$0	0.000	NATIONAL INDEMNITY COMPANY	\$855	\$0	\$-487	-57	0.0	-57
53	038	20281	\$0	0.000	FEDERAL INSURANCE COMPANY	\$0	\$759,397	\$-372,020	0	0.0	0
54	038	20346	\$0	0.000	PACIFIC INDEMNITY COMPANY	\$0	\$0	\$782,867	0	0.0	0
55	038	20354	\$0	0.000	SEA INSURANCE COMPANY LIMITED	\$0	\$0	\$-492	0	0.0	0
56	038	20397	\$0	0.000	VIGILANT INSURANCE COMPANY	\$0	\$0	\$-13,661	0	0.0	0
57	901	20699	\$0	0.000	CIGNA PROPERTY & CASUALTY INS CO	\$0	\$0	\$-1,304	0	0.0	0
58	901	20702	\$0	0.000	CIGNA FIRE UNDERWRITERS INS CO	\$0	\$0	\$-424	0	0.0	0
59	052	21083	\$0	0.000	INTERNATIONAL INSURANCE COMPANY	\$0	\$0	\$443	0	0.0	0
60	052	21105	\$0	0.000	NORTH RIVER INSURANCE COMPANY THE	\$0	\$0	\$1,043,349	0	0.0	0
61	052	21113	\$0	0.000	UNITED STATES FIRE INSURANCE CO	\$0	\$0	\$390	0	0.0	0
62	076	21881	\$0	0.000	NATIONAL SURETY CORPORATION	\$0	\$0	\$-50,313	0	0.0	0
63	041	22209	\$0	0.000	ATLANTIC INSURANCE COMPANY	\$0	\$120,000	\$73,256	0	0.0	0
64	041	22217	\$0	0.000	GULF INSURANCE COMPANY	\$0	\$203,500	\$151,037	0	0.0	0
65	041	22233	\$0	0.000	SELECT INSURANCE COMPANY	\$0	\$0	\$-1,214	0	0.0	0
66	095	22519	\$0	0.000	HOME INDEMNITY COMPANY THE	\$18	\$0	\$-28,000	-155556	0.0	-155556
67	095	22527	\$0	0.000	HOME INSURANCE COMPANY THE	\$132	\$0	\$0	0	0.0	0
68	143	23906	\$0	0.000	NORTHWESTERN NATIONAL CASUALTY CO	\$0	\$86	\$85	0	0.0	0
69	143	23914	\$0	0.000	NORTHWESTERN NATIONAL INS CO	\$0	\$47,632	\$47,632	0	0.0	0
70	163	24732	\$0	0.000	GENERAL INSURANCE CO OF AMERICA	\$0	\$772	\$-2,210	0	0.0	0
71	164	24775	\$0	0.000	ST PAUL GUARDIAN INSURANCE COMPANY	\$0	\$0	\$-47	0	0.0	0
72	232	25895	\$0	0.000	UNITED STATES LIABILITY INSURANCE CO	\$0	\$0	\$-776	0	0.0	0
73	020	26107	\$0	0.000	NORDIA INSURANCE COMPANY	\$0	\$0	\$-93,925	0	0.0	0
74	304	32352	\$0	0.000	PRUDENTIAL PROPERTY & CASUALTY INS CO	\$0	\$0	\$-39,832	0	0.0	0

DIVISION OF INSURANCE  
TOTAL MEDICAL MALPRACTICE LIABILITY WITH MARKET SHARE  
EXPERIENCE FOR 1987 IN THE STATE OF MISSOURI

OBS	NAIC GROUP	NAIC CODE	PREMIUM WRITTEN	MARKET SHARE	COMPANY NAME
75	711	35718	\$0	0.000	PHICO INSURANCE COMPANY
76	008	36455	\$0	0.000	NORTHBROOK INDEMNITY CO
77	163	24740	\$-1,465	-.001	SAFECO INSURANCE CO OF AMERICA
78	020	26093	\$-2,089	-.002	WESTERN CASUALTY AND SURETY COMPANY
79	215	19828	\$-9,170	-.009	ARGONAUT MIDWEST INSURANCE COMPANY
			=====		
			\$100,321,984		

OBS	PREMIUM EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	TRUE LOSS RATIO	CASH FLOW LOSS RATIO	PERCENT UNPAID
75	\$0	\$0	\$453	0.0	0	0.0
76	\$0	\$0	\$26,400	0.0	0	0.0
77	\$596	\$16,667	\$149,554	25093.0	-1138	22296.5
78	\$8,429	\$24,687	\$-105,382	-1250.2	-1182	-1543.1
79	\$-9,170	\$1,950,175	\$-303,552	3310.3	-21267	24577.2
	=====	=====	=====	=====	=====	=====
	\$92,404,278	\$41,422,853	\$69,587,141	75.31%	41.29%	30.48%

DIVISION OF INSURANCE  
MEDICAL MALPRACTICE LIABILITY WITH MARKET SHARE  
PHYSICIANS AND SURGEONS  
EXPERIENCE FOR 1987 IN THE STATE OF MISSOURI

OBS	NAIC GROUP	NAIC CODE	PREMIUM WRITTEN	MARKET SHARE	COMPANY NAME
1	000	32654	\$22,776,194	29.24	MEDICAL DEFENSE ASSOCIATES
2	000	36668	\$14,603,402	18.75	MISSOURI MEDICAL INSURANCE COMPANY
3	000	33367	\$12,138,253	15.58	RISK CONTROL ASSOCIATES INC
4	000	11843	\$11,001,392	14.12	MEDICAL PROTECTIVE COMPANY
5	164	24767	\$9,362,865	12.02	ST PAUL FIRE & MARINE INSURANCE CO
6	999	44024	\$2,331,965	2.994	PROFESSIONAL MUT INS CO RISK RETENTION
7	218	20443	\$1,431,467	1.838	CONTINENTAL CASUALTY COMPANY
8	000	28800	\$1,334,250	1.713	INSURANCE CORPORATION OF AMERICA
9	000	36633	\$1,104,881	1.418	PREMIER ALLIANCE INSURANCE CO
10	999	44083	\$612,358	0.786	PREFERRED PHYSICIANS MUT RISK RETENT GP
11	076	22810	\$511,219	0.656	CHICAGO INSURANCE COMPANY
12	999	00090	\$267,025	0.343	PHYSICIANS DEFENSE ASSOCIATION
13	901	22748	\$180,831	0.232	PACIFIC EMPLOYERS INSURANCE COMPANY
14	861	40401	\$79,064	0.102	PROVIDERS INS CO
15	783	13056	\$71,954	0.092	RLI INSURANCE COMPANY
16	048	35289	\$68,559	0.088	CONTINENTAL INSURANCE COMPANY THE
17	091	29459	\$11,983	0.015	TWIN CITY FIRE INS CO
18	091	19682	\$4,940	0.006	HARTFORD FIRE INSURANCE COMPANY
19	164	24791	\$548	0.001	ST PAUL MERCURY INSURANCE COMPANY
20	610	11401	\$0	0.000	GUARANTY NATIONAL INSURANCE COMPANY
21	929	12246	\$0	0.000	AMERICAN CONTINENTAL INSURANCE CO
22	414	17680	\$0	0.000	FORUM INSURANCE COMPANY

OBS	PREMIUM EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	TRUE LOSS RATIO	CASH FLOW LOSS RATIO	PERCENT UNPAID
1	\$18,367,596	\$8,765,899	\$3,886,756	21	38.487	-27
2	\$8,507,973	\$4,774,886	\$8,251,130	97	32.697	41
3	\$11,211,020	\$1,733,149	\$14,549,349	130	14.278	114
4	\$10,079,020	\$3,227,765	\$8,260,961	82	29.340	50
5	\$12,721,227	\$5,165,613	\$9,699,236	76	55.171	36
6	\$837,857	\$471,090	\$1,539,575	184	20.201	128
7	\$823,793	\$578,787	\$-1,487,118	-181	40.433	-251
8	\$1,294,113	\$1,000	\$270,707	21	0.075	21
9	\$275,915	\$0	\$204,564	74	0.000	74
10	\$229,257	\$0	\$115,240	50	0.000	50
11	\$486,418	\$2,500	\$325,037	67	0.489	66
12	\$188,513	\$0	\$113,100	60	0.000	60
13	\$208,525	\$0	\$105,000	50	0.000	50
14	\$47,077	\$143,300	\$-31,666	-67	181.246	-372
15	\$66,433	\$0	\$63,869	96	0.000	96
16	\$68,312	\$0	\$0	0	0.000	0
17	\$11,983	\$0	\$0	0	0.000	0
18	\$12,285	\$0	\$15,000	122	0.000	122
19	\$389	\$0	\$-66,539	-17105	0.000	-17105
20	\$0	\$0	\$-253	0	0.000	0
21	\$0	\$0	\$-7,538	0	0.000	0
22	\$0	\$0	\$-394	0	0.000	0

DIVISION OF INSURANCE  
MEDICAL MALPRACTICE LIABILITY WITH MARKET SHARE  
PHYSICIANS AND SURGEONS  
EXPERIENCE FOR 1987 IN THE STATE OF MISSOURI

OBS	NAIC GROUP	NAIC CODE	PREMIUM WRITTEN	MARKET SHARE	COMPANY NAME
23	001	19038	\$0	0.000	AETNA CASUALTY AND SURETY COMPANY
24	001	19062	\$0	0.000	AUTOMOBILE INS CO OF HARTFORD CT
25	001	19070	\$0	0.000	STANDARD FIRE INSURANCE COMPANY
26	008	19232	\$0	0.000	ALLSTATE INSURANCE COMPANY
27	021	19747	\$0	0.000	AMERICAN UNIVERSAL INSURANCE CO
28	038	20281	\$0	0.000	FEDERAL INSURANCE COMPANY
29	038	20346	\$0	0.000	PACIFIC INDEMNITY COMPANY
30	038	20354	\$0	0.000	SEA INSURANCE COMPANY LIMITED
31	038	20397	\$0	0.000	VIGILANT INSURANCE COMPANY
32	218	20427	\$0	0.000	AMERICAN CASUALTY CO OF READING PA
33	218	20478	\$0	0.000	NATIONAL FIRE INS CO OF HARTFORD
34	901	20699	\$0	0.000	CIGNA PROPERTY & CASUALTY INS CO
35	901	20702	\$0	0.000	CIGNA FIRE UNDERWRITERS INS CO
36	052	21105	\$0	0.000	NORTH RIVER INSURANCE COMPANY THE
37	052	21113	\$0	0.000	UNITED STATES FIRE INSURANCE CO
38	041	22209	\$0	0.000	ATLANTIC INSURANCE COMPANY
39	041	22217	\$0	0.000	GULF INSURANCE COMPANY
40	041	22233	\$0	0.000	SELECT INSURANCE COMPANY
41	143	23906	\$0	0.000	NORTHWESTERN NATIONAL CASUALTY CO
42	143	23914	\$0	0.000	NORTHWESTERN NATIONAL INS CO
43	163	24732	\$0	0.000	GENERAL INSURANCE CO OF AMERICA
44	163	24740	\$0	0.000	SAFECO INSURANCE CO OF AMERICA

OBS	PREMIUM EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	TRUE LOSS RATIO	CASH FLOW LOSS RATIO	PERCENT UNPAID
23	\$0	\$401,045	\$185,621	0.000000	0	0.000000
24	\$0	\$0	\$2,150	0.000000	0	0.000000
25	\$0	\$470,071	\$94,635	0.000000	0	0.000000
26	\$0	\$0	\$-2,700	0.000000	0	0.000000
27	\$0	\$0	\$-100	0.000000	0	0.000000
28	\$0	\$759,397	\$-372,020	0.000000	0	0.000000
29	\$0	\$0	\$782,867	0.000000	0	0.000000
30	\$0	\$0	\$-492	0.000000	0	0.000000
31	\$0	\$0	\$-13,661	0.000000	0	0.000000
32	\$0	\$0	\$-1	0.000000	0	0.000000
33	\$558	\$0	\$4	0.716846	0	0.716846
34	\$0	\$0	\$-1,304	0.000000	0	0.000000
35	\$0	\$0	\$-424	0.000000	0	0.000000
36	\$0	\$0	\$1,043,349	0.000000	0	0.000000
37	\$0	\$0	\$409	0.000000	0	0.000000
38	\$0	\$120,000	\$0	0.000000	0	0.000000
39	\$0	\$203,500	\$151,015	0.000000	0	0.000000
40	\$0	\$0	\$-1,214	0.000000	0	0.000000
41	\$0	\$86	\$85	0.000000	0	0.000000
42	\$0	\$47,632	\$47,632	0.000000	0	0.000000
43	\$0	\$772	\$-590	0.000000	0	0.000000
44	\$0	\$16,667	\$153,144	0.000000	0	0.000000

DIVISION OF INSURANCE  
MEDICAL MALPRACTICE LIABILITY WITH MARKET SHARE  
PHYSICIANS AND SURGEONS  
EXPERIENCE FOR 1987 IN THE STATE OF MISSOURI

OBS	NAIC GROUP	NAIC CODE	PREMIUM WRITTEN	MARKET SHARE	COMPANY NAME	PREMIUM EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	TRUE LOSS RATIO	CASH FLOW LOSS RATIO	PERCENT UNPAID
45	189	25658	\$0	0.000	TRAVELERS INDEMNITY COMPANY	\$0	\$21,000	\$65,023	0	0	0
46	196	25887	\$0	0.000	UNITED STATES FIDELITY & GUARANTY CO	\$0	\$47,500	\$36,595	0	0	0
47	232	25895	\$0	0.000	UNITED STATES LIABILITY INSURANCE CO	\$0	\$0	\$-776	0	0	0
48	020	26093	\$0	0.000	WESTERN CASUALTY AND SURETY COMPANY	\$0	\$12,143	\$-40,627	0	0	0
49	711	35718	\$0	0.000	PHICO INSURANCE COMPANY	\$0	\$0	\$453	0	0	0
50	008	36455	\$0	0.000	NORTHBROOK INDEMNITY CO	\$0	\$0	\$26,400	0	0	0
=====						=====	=====	=====	=====	=====	=====
\$77,893,150						\$65,438,264	\$26,963,802	\$47,961,489	73.29%	34.62%	32.09%

DIVISION OF INSURANCE  
MEDICAL MALPRACTICE LIABILITY WITH MARKET SHARE  
DENTISTS  
EXPERIENCE FOR 1987 IN THE STATE OF MISSOURI

OBS	NAIC GROUP	NAIC CODE	PREMIUM WRITTEN	MARKET SHARE	COMPANY NAME	PREMIUM EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	TRUE LOSS RATIO	CASH FLOW LOSS RATIO	PERCENT UNPAID
1	000	11843	\$1,915,717	50.21	MEDICAL PROTECTIVE COMPANY	\$1,454,221	\$293,501	\$1,192,752	82.02	15.3207	61.84
2	164	24767	\$1,282,506	33.61	ST PAUL FIRE & MARINE INSURANCE CO	\$1,281,346	\$486,203	\$741,092	57.84	37.9104	19.89
3	000	33367	\$226,435	5.934	RISK CONTROL ASSOCIATES INC	\$111,886	\$600	\$0	0.00	0.2650	-0.54
4	000	32654	\$211,690	5.548	MEDICAL DEFENSE ASSOCIATES	\$68,687	\$20,000	\$0	0.00	9.4478	-29.12
5	218	20443	\$150,512	3.945	CONTINENTAL CASUALTY COMPANY	\$891,938	\$62,144	\$562,426	63.06	41.2884	56.09
6	218	20478	\$14,873	0.390	NATIONAL FIRE INS CO OF HARTFORD	\$85,713	\$1,075	\$-11,348	-13.24	7.2279	-14.49
7	076	22837	\$12,376	0.324	INTERSTATE INDEMNITY COMPANY	\$20,307	\$0	\$26,350	129.76	0.0000	129.76
8	164	24791	\$1,665	0.044	ST PAUL MERCURY INSURANCE COMPANY	\$7,586	\$0	\$7,774	102.48	0.0000	102.48
9	610	11401	\$0	0.000	GUARANTY NATIONAL INSURANCE COMPANY	\$0	\$0	\$0	0.00	0.0000	0.00
10	001	19046	\$0	0.000	AETNA CASUALTY & SURETY CO OF IL	\$0	\$0	\$-38	0.00	0.0000	0.00
11	091	22357	\$0	0.000	HARTFORD ACCIDENT & INDEMNITY CO	\$0	\$0	\$-81	0.00	0.0000	0.00
12	189	25658	\$-50	-0.001	TRAVELERS INDEMNITY COMPANY	\$1,803	\$0	\$-2,555	-141.71	0.0000	-141.71
			=====			=====	=====	=====	=====	=====	=====
			\$3,815,724			\$3,923,487	\$863,523	\$2,516,372	64.14%	22.63%	42.13%



DIVISION OF INSURANCE  
MEDICAL MALPRACTICE LIABILITY WITH MARKET SHARE  
NURSES  
EXPERIENCE FOR 1987 IN THE STATE OF MISSOURI

OBS	NAIC GROUP	NAIC CODE	PREMIUM WRITTEN	MARKET SHARE	COMPANY NAME	PREMIUM EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	TRUE LOSS RATIO	CASH FLOW LOSS RATIO	PERCENT UNPAID
1	164	24767	\$764,476	97.95	ST PAUL FIRE & MARINE INSURANCE CO	\$752,536	\$285,548	\$435,245	57.837	37.3521	19.892
2	486	11630	\$15,910	2.038	JEFFERSON INSURANCE CO OF NEW YORK	\$28,492	\$0	\$11,558	40.566	0.0000	40.566
3	164	24791	\$100	0.013	ST PAUL MERCURY INSURANCE COMPANY	\$95	\$0	\$0	0.000	0.0000	0.000
4	610	11401	\$0	0.000	GUARANTY NATIONAL INSURANCE COMPANY	\$0	\$112,500	\$2,500	0.000	0.0000	0.000
5	414	17680	\$0	0.000	FORUM INSURANCE COMPANY	\$0	\$0	\$-4	0.000	0.0000	0.000
6	001	19038	\$0	0.000	AETNA CASUALTY AND SURETY COMPANY	\$0	\$16,269	\$-4,895	0.000	0.0000	0.000
7	001	19070	\$0	0.000	STANDARD FIRE INSURANCE COMPANY	\$0	\$185,335	\$214,074	0.000	0.0000	0.000
8	031	20087	\$0	0.000	NATIONAL INDEMNITY COMPANY	\$855	\$0	\$-487	-56.959	0.0000	-56.959
9	052	21083	\$0	0.000	INTERNATIONAL INSURANCE COMPANY	\$0	\$0	\$401	0.000	0.0000	0.000
10	052	21113	\$0	0.000	UNITED STATES FIRE INSURANCE CO	\$0	\$0	\$-18	0.000	0.0000	0.000
11	041	22209	\$0	0.000	ATLANTIC INSURANCE COMPANY	\$0	\$0	\$73,256	0.000	0.0000	0.000
12	041	22217	\$0	0.000	GULF INSURANCE COMPANY	\$0	\$0	\$22	0.000	0.0000	0.000
			=====			=====	=====	=====	=====	=====	=====
			\$780,486			\$781,978	\$599,652	\$731,652	93.56%	76.83%	16.88%

DIVISION OF INSURANCE  
MEDICAL MALPRACTICE LIABILITY WITH MARKET SHARE  
HOSPITALS  
EXPERIENCE FOR 1987 IN THE STATE OF MISSOURI

OBS	NAIC GROUP	NAIC CODE	PREMIUM WRITTEN	MARKET SHARE	COMPANY NAME
1	861	27642	\$7,802,654	53.84	MISSOURI HOSPITAL PLAN
2	164	24767	\$3,587,097	24.75	ST PAUL FIRE & MARINE INSURANCE CO
3	164	24791	\$1,051,463	7.255	ST PAUL MERCURY INSURANCE COMPANY
4	048	35289	\$868,605	5.993	CONTINENTAL INSURANCE COMPANY THE
5	929	12246	\$305,416	2.107	AMERICAN CONTINENTAL INSURANCE CO
6	861	40401	\$260,553	1.798	PROVIDERS INS CO
7	901	22748	\$225,813	1.558	PACIFIC EMPLOYERS INSURANCE COMPANY
8	861	33863	\$131,239	0.906	MISSOURI PROFESSIONAL LIABILITY INSASSO
9	091	22357	\$81,875	0.565	HARTFORD ACCIDENT & INDEMNITY CO
10	076	22810	\$80,000	0.552	CHICAGO INSURANCE COMPANY
11	901	22713	\$40,507	0.279	INSURANCE COMPANY OF NORTH AMERICA
12	001	19038	\$23,465	0.162	AETNA CASUALTY AND SURETY COMPANY
13	189	25658	\$22,713	0.157	TRAVELERS INDEMNITY COMPANY
14	162	24678	\$17,500	0.121	ROYAL INDEMNITY COMPANY
15	901	22667	\$2,996	0.021	CIGNA INSURANCE COMPANY
16	048	34622	\$570	0.004	GLENS FALLS INSURANCE COMPANY THE
17	610	11401	\$0	0.000	GUARANTY NATIONAL INSURANCE COMPANY
18	011	19356	\$0	0.000	MARYLAND CASUALTY COMPANY
19	218	20443	\$0	0.000	CONTINENTAL CASUALTY COMPANY
20	052	21083	\$0	0.000	INTERNATIONAL INSURANCE COMPANY
21	052	21113	\$0	0.000	UNITED STATES FIRE INSURANCE CO
22	163	24732	\$0	0.000	GENERAL INSURANCE CO OF AMERICA

OBS	PREMIUM EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	TRUE LOSS RATIO	CASH FLOW LOSS RATIO	PERCENT UNPAID
1	\$7,802,654	\$143,447	\$2,231,777	28.6	2	26.8
2	\$3,016,955	\$99,281	\$2,257,903	74.8	3	71.5
3	\$1,001,176	\$100,764	\$696,562	69.6	10	59.5
4	\$858,900	\$9,900	\$134,900	15.7	1	14.6
5	\$341,848	\$0	\$-118,091	-34.5	0	-34.5
6	\$5,053,855	\$942,510	\$2,049,249	40.5	362	21.9
7	\$120,164	\$-1,285	\$820,299	682.6	-1	683.7
8	\$131,239	\$7,872,926	\$7,775,885	5925.0	5999	773.9
9	\$476,940	\$0	\$260,239	54.6	0	54.6
10	\$76,669	\$135,637	\$0	0.0	170	-176.9
11	\$77,689	\$11,750	\$-63,455	-81.7	29	-96.8
12	\$136,276	\$547,325	\$-232,473	-170.6	2333	-572.2
13	\$23,093	\$0	\$-130,283	-564.2	0	-564.2
14	\$17,500	\$0	\$11,123	63.6	0	63.6
15	\$2,904	\$0	\$553,386	19056.0	0	19056.0
16	\$679	\$0	\$0	0.0	0	0.0
17	\$0	\$73,620	\$39,030	0.0	0	0.0
18	\$0	\$100,000	\$100,000	0.0	0	0.0
19	\$0	\$-443,787	\$134,678	0.0	0	0.0
20	\$0	\$0	\$42	0.0	0	0.0
21	\$0	\$0	\$-1	0.0	0	0.0
22	\$0	\$0	\$-1	0.0	0	0.0

DIVISION OF INSURANCE  
MEDICAL MALPRACTICE LIABILITY WITH MARKET SHARE  
HOSPITALS  
EXPERIENCE FOR 1987 IN THE STATE OF MISSOURI

OBS	NAIC GROUP	NAIC CODE	PREMIUM WRITTEN	MARKET SHARE	COMPANY NAME
23	163	24740	\$0	0.000	SAFECO INSURANCE CO OF AMERICA
24	164	24775	\$0	0.000	ST PAUL GUARDIAN INSURANCE COMPANY
25	304	32352	\$0	0.000	PRUDENTIAL PROPERTY & CASUALTY INS CO
26	215	19828	\$-9,170	-.063	ARGONAUT MIDWEST INSURANCE COMPANY
			=====		
			\$14,493,296		

OBS	PREMIUM EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	TRUE LOSS RATIO	CASH FLOW LOSS RATIO	PERCENT UNPAID
23	\$0	\$0	\$-2	0.00	0	0.0
24	\$0	\$0	\$-47	0.00	0	0.0
25	\$0	\$0	\$-39,832	0.00	0	0.0
26	\$-9,170	\$1,950,175	\$-303,552	3310.27	-21267	24577.2
	=====	=====	=====	=====	=====	=====
	\$19,129,371	\$11,542,263	\$16,177,336	84.57%	79.64%	24.23%

DIVISION OF INSURANCE  
MEDICAL MALPRACTICE LIABILITY WITH MARKET SHARE  
OTHER  
EXPERIENCE FOR 1987 IN THE STATE OF MISSOURI

OBS	NAIC GROUP	NAIC CODE	PREMIUM WRITTEN	MARKET SHARE	COMPANY NAME
1	185	25534	\$841,638	25.2	TRANSAMERICA INSURANCE COMPANY
2	000	33367	\$698,237	20.91	RISK CONTROL ASSOCIATES INC
3	218	20427	\$601,879	18.02	AMERICAN CASUALTY CO OF READING PA
4	000	15865	\$565,659	16.94	NATIONAL CHIROPRACTIC MUTUAL INS CO
5	012	19445	\$172,092	5.153	NATIONAL UNION FIRE INS CO OF PITTSBURG
6	861	40401	\$139,389	4.174	PROVIDERS INS CO
7	775	13714	\$121,356	3.634	DRUGGISTS MUTUAL INSURANCE COMPANY
8	012	19429	\$63,296	1.895	INSURANCE CO OF THE STATE OF PA
9	000	18767	\$56,846	1.702	CHURCH MUTUAL INSURANCE COMPANY
10	048	35289	\$34,236	1.025	CONTINENTAL INSURANCE COMPANY THE
11	076	22810	\$21,183	0.634	CHICAGO INSURANCE COMPANY
12	218	20443	\$10,694	0.320	CONTINENTAL CASUALTY COMPANY
13	020	19704	\$4,618	0.138	AMERICAN STATES INSURANCE COMPANY
14	012	19380	\$3,000	0.090	AMERICAN HOME ASSURANCE COMPANY
15	901	22748	\$2,182	0.065	PACIFIC EMPLOYERS INSURANCE COMPANY
16	901	22713	\$2,088	0.063	INSURANCE COMPANY OF NORTH AMERICA
17	901	18279	\$1,919	0.057	BANKERS STANDARD INSURANCE COMPANY
18	929	12246	\$1,900	0.057	AMERICAN CONTINENTAL INSURANCE CO
19	218	20478	\$625	0.019	NATIONAL FIRE INS CO OF HARTFORD
20	196	25887	\$529	0.016	UNITED STATES FIDELITY & GUARANTY CO
21	091	22357	\$239	0.007	HARTFORD ACCIDENT & INDEMNITY CO
22	610	11401	\$0	0.000	GUARANTY NATIONAL INSURANCE COMPANY

OBS	PREMIUM EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	TRUE LOSS RATIO	CASH FLOW LOSS RATIO	PERCENT UNPAID
1	\$841,638	\$0	\$698,559	83	0.0	83
2	\$394,440	\$0	\$0	0	0.0	0
3	\$515,228	\$1,573	\$471,917	92	0.3	91
4	\$536,352	\$2,800	\$53,995	10	0.5	10
5	\$231,461	\$522,043	\$-49,816	-22	303.4	-247
6	\$273,775	\$9,000	\$522,045	191	6.5	187
7	\$117,944	\$14,500	\$-7,640	-6	11.9	-19
8	\$72,526	\$0	\$16,770	23	0.0	23
9	\$39,572	\$0	\$38,444	97	0.0	97
10	\$33,587	\$215,000	\$85,000	253	628.0	-387
11	\$23,910	\$35,000	\$31,872	133	165.2	-13
12	\$8,879	\$0	\$0	0	0.0	0
13	\$1,405	\$0	\$0	0	0.0	0
14	\$508	\$26,435	\$56,714	11164	881.2	5960
15	\$1,679	\$0	\$0	0	0.0	0
16	\$24,676	\$0	\$0	0	0.0	0
17	\$1,179	\$0	\$580	49	0.0	49
18	\$616	\$0	\$0	0	0.0	0
19	\$1,218	\$0	\$0	0	0.0	0
20	\$529	\$149,868	\$30,939	5849	28330.4	-22482
21	\$634	\$15,000	\$-70,072	-11052	6276.2	-13418
22	\$0	\$0	\$0	0	0.0	0

DIVISION OF INSURANCE  
MEDICAL MALPRACTICE LIABILITY WITH MARKET SHARE  
OTHER  
EXPERIENCE FOR 1987 IN THE STATE OF MISSOURI

OBS	NAIC GROUP	NAIC CODE	PREMIUM MARKET WRITTEN SHARE	COMPANY NAME	PREMIUM EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	TRUE LOSS RATIO	CASH FLOW LOSS RATIO	PERCENT UNPAID
23	001	19038	\$0 0.000	AETNA CASUALTY AND SURETY COMPANY	\$0	\$150,000	\$172,919	0	0.00	0
24	076	21881	\$0 0.000	NATIONAL SURETY CORPORATION	\$0	\$0	\$-50,313	0	0.00	0
25	095	22519	\$0 0.000	HOME INDEMNITY COMPANY THE	\$18	\$0	\$-28,000	-155556	0.00	-155556
26	095	22527	\$0 0.000	HOME INSURANCE COMPANY THE	\$132	\$0	\$0	0	0.00	0
27	163	24732	\$0 0.000	GENERAL INSURANCE CO OF AMERICA	\$0	\$0	\$-1,619	0	0.00	0
28	164	24767	\$0 0.000	ST PAUL FIRE & MARINE INSURANCE CO	\$0	\$300,000	\$350,000	0	0.00	0
29	020	26107	\$0 0.000	NORDIA INSURANCE COMPANY	\$0	\$0	\$-93,925	0	0.00	0
30	486	11630	\$-723 -.022	JEFFERSON INSURANCE CO OF NEW YORK	\$247	\$-150	\$40,266	16302	20.75	16363
31	163	24740	\$-1,465 -.044	SAFECO INSURANCE CO OF AMERICA	\$596	\$0	\$-3,588	-602	0.00	-602
32	020	26093	\$-2,089 -.063	WESTERN CASUALTY AND SURETY COMPANY	\$8,429	\$12,544	\$-64,755	-768	-600.48	-917
			=====		=====	=====	=====	=====	=====	=====
			\$3,339,328		\$3,131,178	\$1,453,613	\$2,200,292	70.27%	43.53%	23.85%

MISSOURI DIVISION OF INSURANCE  
TOTAL MEDICAL MALPRACTICE LIABILITY WITH MARKET SHARE  
EXPERIENCE FOR 1986 IN THE STATE OF MISSOURI

OBS	NAIC GROUP	NAIC CODE	PREMIUM WRITTEN	MARKET SHARE	COMPANY NAME
1	164	24767	\$19,033,174	19.94	ST PAUL FIRE & MARINE INSURANCE CO
2	000	32654	\$16,141,357	16.91	MEDICAL DEFENSE ASSOCIATES
3	861	40401	\$14,801,582	15.51	PROVIDERS INS CO
4	000	36668	\$10,230,166	10.72	MISSOURI MEDICAL INSURANCE COMPANY
5	000	11843	\$9,937,156	10.41	MEDICAL PROTECTIVE COMPANY
6	000	33367	\$9,656,062	10.12	RISK CONTROL ASSOCIATES INC
7	861	33863	\$5,619,454	5.888	MISSOURI PROFESSIONAL LIABILITY INSASSO
8	000	16349	\$2,379,957	2.493	PROFESSIONAL MUTUAL INS CO*
9	218	20443	\$1,702,567	1.784	CONTINENTAL CASUALTY COMPANY
10	000	28800	\$1,124,497	1.178	INSURANCE CORPORATION OF AMERICA
11	091	22357	\$765,967	0.803	HARTFORD ACCIDENT & INDEMNITY CO
12	164	24791	\$690,806	0.724	ST PAUL MERCURY INSURANCE COMPANY
13	076	22810	\$449,777	0.471	CHICAGO INSURANCE COMPANY
14	000	15865	\$431,994	0.453	NATIONAL CHIROPRACTIC MUTUAL INS CO
15	218	20427	\$395,106	0.414	AMERICAN CASUALTY CO OF READING PA
16	901	22748	\$357,733	0.375	PACIFIC EMPLOYERS INSURANCE COMPANY
17	012	19445	\$322,061	0.337	NATIONAL UNION FIRE INS CO OF PITTSBURG
18	143	23906	\$307,664	0.322	NORTHWESTERN NATIONAL CASUALTY CO
19	218	20478	\$203,971	0.214	NATIONAL FIRE INS CO OF HARTFORD
20	929	12246	\$197,020	0.206	AMERICAN CONTINENTAL INSURANCE CO
21	901	22713	\$123,086	0.129	INSURANCE COMPANY OF NORTH AMERICA
22	775	13714	\$112,337	0.118	DRUGGISTS MUTUAL INSURANCE COMPANY
23	189	25658	\$106,917	0.112	TRAVELERS INDEMNITY COMPANY

OBS	PREMIUM EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	TRUE LOSS RATIO	CASH FLOW LOSS RATIO	PERCENT UNPAID
1	\$15,559,508	\$8,006,397	\$12,240,290	79	42.1	27
2	\$14,436,369	\$7,196,577	\$8,743,667	61	44.6	11
3	\$21,017,088	\$1,899,272	\$4,331,512	21	12.8	12
4	\$5,905,583	\$3,282,910	\$8,200,322	139	32.1	83
5	\$8,756,746	\$6,184,857	\$11,035,284	126	62.2	55
6	\$5,946,441	\$287,247	\$7,645,643	129	3.0	124
7	\$13,031,793	\$7,627,665	\$19,377,981	149	135.7	90
8	\$2,436,254	\$2,692,341	\$-763,554	-31	113.1	-142
9	\$1,301,464	\$-446,551	\$5,541,496	426	-26.2	460
10	\$1,344,586	\$36,000	\$314,748	23	3.2	21
11	\$765,919	\$205,822	\$309,777	40	26.9	14
12	\$676,390	\$324,452	\$733,743	108	47.0	61
13	\$400,274	\$108,831	\$280,733	70	24.2	43
14	\$358,329	\$38,500	\$150,630	42	8.9	31
15	\$364,092	\$0	\$637,805	175	0.0	175
16	\$397,090	\$4,806	\$26,990	7	1.3	6
17	\$151,417	\$824,301	\$2,409,964	1592	255.9	1047
18	\$309,026	\$0	\$-7,266	-2	0.0	-2
19	\$199,039	\$381	\$145,586	73	0.2	73
20	\$177,508	\$579,038	\$846,339	477	293.9	151
21	\$66,337	\$0	\$-287,703	-434	0.0	-434
22	\$95,163	\$14,063	\$46,501	49	12.5	34
23	\$118,227	\$10,000	\$385,473	326	9.4	318

MISSOURI DIVISION OF INSURANCE  
TOTAL MEDICAL MALPRACTICE LIABILITY WITH MARKET SHARE  
EXPERIENCE FOR 1986 IN THE STATE OF MISSOURI

OBS	NAIC GROUP	NAIC CODE	PREMIUM WRITTEN	MARKET SHARE	COMPANY NAME	PREMIUM EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	TRUE LOSS RATIO	CASH FLOW LOSS RATIO	PERCENT UNPAID
24	012	19429	\$80,820	0.085	INSURANCE CO OF THE STATE OF PA	\$70,285	\$0	\$20,970	30	0.0	30
25	001	19038	\$71,983	0.075	AETNA CASUALTY AND SURETY COMPANY	\$-137,560	\$1,337,015	\$125,558	-91	1857.4	881
26	215	19828	\$47,963	0.050	ARGONAUT MIDWEST INSURANCE COMPANY	\$0	\$1,794,722	\$7,076,050	0	3741.9	0
27	091	19682	\$31,335	0.033	HARTFORD FIRE INSURANCE COMPANY	\$48,996	\$0	\$19,801	40	0.0	40
28	000	18767	\$29,516	0.031	CHURCH MUTUAL INSURANCE COMPANY	\$25,110	\$0	\$3,492	14	0.0	14
29	486	11630	\$23,172	0.024	JEFFERSON INSURANCE CO OF NEW YORK	\$43,152	\$29,000	\$40,619	94	125.2	27
30	020	26093	\$20,758	0.022	WESTERN CASUALTY AND SURETY COMPANY	\$16,581	\$106,450	\$171,490	1034	512.8	392
31	076	22837	\$20,683	0.022	INTERSTATE INDEMNITY COMPANY	\$16,340	\$0	\$3,387	21	0.0	21
32	080	22047	\$7,900	0.008	NORTH STAR REINSURANCE CORPORATION	\$7,900	\$0	\$-495,999	-6278	0.0	-6278
33	048	34622	\$5,572	0.006	GLENS FALLS INSURANCE COMPANY THE	\$6,764	\$0	\$-6	-0	0.0	-0
34	091	22411	\$4,688	0.005	TWIN CITY FIRE INSURANCE COMPANY	\$17,684	\$0	\$-7,643	-43	0.0	-43
35	163	24740	\$4,480	0.005	SAFECO INSURANCE CO OF AMERICA	\$3,837	\$327,100	\$286,475	7466	7301.3	-1059
36	048	35289	\$3,545	0.004	CONTINENTAL INSURANCE COMPANY THE	\$3,608	\$25,000	\$98,078	2718	705.2	2025
37	143	23914	\$2,500	0.003	NORTHWESTERN NATIONAL INS CO	\$2,507	\$0	\$-2,876	-115	0.0	-115
38	901	22667	\$2,177	0.002	CIGNA INSURANCE COMPANY	\$1,932	\$0	\$-237,234	-12279	0.0	-12279
39	020	26107	\$809	0.001	NORDIA INSURANCE COMPANY	\$809	\$0	\$0	0	0.0	0
40	020	19704	\$553	0.001	AMERICAN STATES INSURANCE COMPANY	\$478	\$0	\$0	0	0.0	0
41	196	25887	\$430	0.000	UNITED STATES FIDELITY & GUARANTY CO	\$568	\$143,833	\$137,233	24161	33449.5	-1162
42	011	19356	\$352	0.000	MARYLAND CASUALTY COMPANY	\$335	\$156,489	\$1,989	594	44457.1	-46119
43	095	22519	\$330	0.000	HOME INDEMNITY COMPANY THE	\$399	\$0	\$5,000	1253	0.0	1253
44	095	22527	\$327	0.000	HOME INSURANCE COMPANY THE	\$300	\$-1	\$0	0	-0.3	0
45	031	20087	\$188	0.000	NATIONAL INDEMNITY COMPANY	\$3,076	\$0	\$-643	-21	0.0	-21
46	052	21083	\$125	0.000	INTERNATIONAL INSURANCE COMPANY	\$1,088	\$0	\$-7,393	-680	0.0	-680
47	414	17680	\$0	0.000	FORUM INSURANCE COMPANY	\$0	\$0	\$746	0	0.0	0
48	001	19046	\$0	0.000	AETNA CASUALTY & SURETY CO OF IL	\$0	\$0	\$-18	0	0.0	0
49	001	19062	\$0	0.000	AUTOMOBILE INS CO OF HARTFORD CT	\$0	\$0	\$-100,175	0	0.0	0
50	001	19070	\$0	0.000	STANDARD FIRE INSURANCE COMPANY	\$393	\$1,488,428	\$-774,659	-197114	0.0	-575849
51	008	19232	\$0	0.000	ALLSTATE INSURANCE COMPANY	\$0	\$0	\$-9,700	0	0.0	0
52	011	19372	\$0	0.000	NORTHERN INSURANCE CO OF NEW YORK	\$0	\$0	\$-441	0	0.0	0
53	012	19380	\$0	0.000	AMERICAN HOME ASSURANCE COMPANY	\$0	\$58,000	\$256,001	0	0.0	0
54	215	19801	\$0	0.000	ARGONAUT INSURANCE COMPANY	\$0	\$100,000	\$17,435	0	0.0	0
55	038	20281	\$0	0.000	FEDERAL INSURANCE COMPANY	\$0	\$727,716	\$1,875,092	0	0.0	0
56	038	20346	\$0	0.000	PACIFIC INDEMNITY COMPANY	\$0	\$100,000	\$100,000	0	0.0	0
57	038	20354	\$0	0.000	SEA INSURANCE COMPANY LIMITED	\$0	\$5,756	\$3,382	0	0.0	0
58	038	20397	\$0	0.000	VIGILANT INSURANCE COMPANY	\$0	\$28,500	\$-689,102	0	0.0	0
59	901	20699	\$0	0.000	CIGNA PROPERTY & CASUALTY INS CO	\$0	\$0	\$-580	0	0.0	0
60	901	20702	\$0	0.000	CIGNA FIRE UNDERWRITERS INS CO	\$7	\$0	\$-240	-3429	0.0	-3429
61	052	21105	\$0	0.000	NORTH RIVER INSURANCE COMPANY THE	\$0	\$0	\$1,655,141	0	0.0	0
62	052	21113	\$0	0.000	UNITED STATES FIRE INSURANCE CO	\$272	\$0	\$-10,498	-3860	0.0	-3860
63	052	21121	\$0	0.000	WESTCHESTER FIRE INSURANCE COMPANY	\$0	\$0	\$-4	0	0.0	0
64	059	21326	\$0	0.000	EMPIRE FIRE AND MARINE INSURANCE CO	\$192	\$23,500	\$-91,684	-47752	0.0	-59992
65	041	22209	\$0	0.000	ATLANTIC INSURANCE COMPANY	\$0	\$0	\$-17,180	0	0.0	0
66	041	22217	\$0	0.000	GULF INSURANCE COMPANY	\$0	\$151,827	\$30,692	0	0.0	0
67	041	22233	\$0	0.000	SELECT INSURANCE COMPANY	\$0	\$0	\$-587	0	0.0	0
68	158	24384	\$0	0.000	RANGER INSURANCE COMPANY	\$0	\$0	\$-478	0	0.0	0
69	164	24775	\$0	0.000	ST PAUL GUARDIAN INSURANCE COMPANY	\$0	\$0	\$-199	0	0.0	0
70	185	25534	\$0	0.000	TRANSAMERICA INSURANCE COMPANY	\$0	\$10,000	\$-6,035	0	0.0	0
71	232	25895	\$0	0.000	UNITED STATES LIABILITY INSURANCE CO	\$0	\$0	\$-927	0	0.0	0
72	304	32352	\$0	0.000	PRUDENTIAL PROPERTY & CASUALTY INS CO	\$0	\$12,000	\$-27,304	0	0.0	0
73	048	35270	\$0	0.000	FIDELITY AND CASUALTY CO OF NY	\$0	\$0	\$-122	0	0.0	0
74	711	35718	\$0	0.000	PHICO INSURANCE COMPANY	\$0	\$0	\$-2,453	0	0.0	0

MISSOURI DIVISION OF INSURANCE  
TOTAL MEDICAL MALPRACTICE LIABILITY WITH MARKET SHARE  
EXPERIENCE FOR 1986 IN THE STATE OF MISSOURI

OBS	NAIC GROUP	NAIC CODE	PREMIUM WRITTEN	MARKET SHARE	COMPANY NAME
75	761	36420	\$0	0.000	ALLIANZ UNDERWRITERS INSURANCE COMPANY
76	008	36455	\$0	0.000	NORTHBROOK INDEMNITY CO
77	929	41823	\$0	0.000	MULTI MEDICAL INSURANCE COMPANY
78	163	24732	\$-67	-.000	GENERAL INSURANCE CO OF AMERICA
79	044	20621	\$-322	-.000	COMMERCIAL UNION INSURANCE COMPANY
80	048	20850	\$-1,471	-.002	FIREMENS INS CO OF NEWARK, NEW JERSEY
81	610	11401	\$-1,936	-.002	GUARANTY NATIONAL INSURANCE COMPANY

=====

\$95,446,821

OBS	PREMIUM EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	TRUE LOSS RATIO	CASH FLOW LOSS RATIO	PERCENT UNPAID
75	\$0	\$0	\$7,272	0.0	0	0
76	\$0	\$0	\$-10,700	0.0	0	0
77	\$0	\$91,000	\$2,116	0.0	0	0
78	\$169	\$27,557	\$-5,505	-3257.4	-41130	-19563
79	\$19	\$0	\$0	0.0	0	0
80	\$-454	\$0	\$-1,182	260.4	0	260
81	\$898	\$4,000	\$59,499	6625.7	-207	6180
	=====	=====	=====	=====	=====	=====
	\$93,950,328	\$45,624,801	\$91,841,912	97.76%	47.80%	49.19%



MISSOURI DIVISION OF INSURANCE  
MEDICAL MALPRACTICE LIABILITY WITH MARKET SHARE  
PHYSICIANS AND SURGEONS  
EXPERIENCE FOR 1986 IN THE STATE OF MISSOURI

OBS	NAIC GROUP	NAIC CODE	PREMIUM WRITTEN	MARKET SHARE	COMPANY NAME
1	000	32654	\$16,047,457	24.45	MEDICAL DEFENSE ASSOCIATES
2	164	24767	\$13,963,525	21.27	ST PAUL FIRE & MARINE INSURANCE CO
3	000	36668	\$10,230,166	15.58	MISSOURI MEDICAL INSURANCE COMPANY
4	000	33367	\$9,656,062	14.71	RISK CONTROL ASSOCIATES INC
5	000	11843	\$8,935,060	13.61	MEDICAL PROTECTIVE COMPANY
6	000	16349	\$2,379,857	3.625	PROFESSIONAL MUTUAL INS CO*
7	218	20443	\$1,702,567	2.594	CONTINENTAL CASUALTY COMPANY
8	000	28800	\$1,124,497	1.713	INSURANCE CORPORATION OF AMERICA
9	076	22810	\$449,777	0.685	CHICAGO INSURANCE COMPANY
10	218	20427	\$395,106	0.602	AMERICAN CASUALTY CO OF READING PA
11	901	22748	\$258,661	0.394	PACIFIC EMPLOYERS INSURANCE COMPANY
12	218	20478	\$203,971	0.311	NATIONAL FIRE INS CO OF HARTFORD
13	164	24791	\$161,138	0.245	ST PAUL MERCURY INSURANCE COMPANY
14	861	40401	\$81,465	0.124	PROVIDERS INS CO
15	091	19682	\$31,335	0.048	HARTFORD FIRE INSURANCE COMPANY
16	076	22837	\$20,683	0.032	INTERSTATE INDEMNITY COMPANY
17	091	22411	\$4,688	0.007	TWIN CITY FIRE INSURANCE COMPANY
18	610	11401	\$0	0.000	GUARANTY NATIONAL INSURANCE COMPANY
19	414	17680	\$0	0.000	FORUM INSURANCE COMPANY
20	001	19038	\$0	0.000	AETNA CASUALTY AND SURETY COMPANY
21	001	19062	\$0	0.000	AUTOMOBILE INS CO OF HARTFORD CT
22	001	19070	\$0	0.000	STANDARD FIRE INSURANCE COMPANY

OBS	PREMIUM EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	TRUE LOSS RATIO	CASH FLOW LOSS RATIO	PERCENT UNPAID
1	\$14,418,407	\$7,196,577	\$8,743,667	60.6	44.846	10.7
2	\$11,035,849	\$5,867,280	\$9,548,533	86.5	42.019	33.4
3	\$5,905,583	\$3,282,910	\$8,200,322	138.9	32.090	83.3
4	\$5,946,441	\$287,247	\$7,645,643	128.6	2.975	123.7
5	\$7,974,603	\$5,403,759	\$9,975,213	125.1	60.478	57.3
6	\$2,416,512	\$2,298,491	\$-1,080,752	-44.7	96.581	-139.8
7	\$1,301,464	\$-446,551	\$5,541,496	425.8	-26.228	460.1
8	\$1,344,586	\$36,000	\$314,748	23.4	3.201	20.7
9	\$400,274	\$108,831	\$280,733	70.1	24.197	42.9
10	\$364,092	\$0	\$637,805	175.2	0.000	175.2
11	\$285,905	\$3,460	\$19,433	6.8	1.338	5.6
12	\$199,039	\$381	\$145,586	73.1	0.187	73.0
13	\$161,138	\$0	\$57,153	35.5	0.000	35.5
14	\$121,629	\$186,883	\$120,462	99.0	229.403	-54.6
15	\$48,996	\$0	\$19,801	40.4	0.000	40.4
16	\$16,340	\$0	\$3,387	20.7	0.000	20.7
17	\$17,684	\$0	\$-7,643	-43.2	0.000	-43.2
18	\$97	\$0	\$-2,165	-2232.0	0.000	-2232.0
19	\$0	\$0	\$739	0.0	0.000	0.0
20	\$0	\$114,101	\$202,181	0.0	0.000	0.0
21	\$0	\$0	\$-100,175	0.0	0.000	0.0
22	\$0	\$1,484,928	\$-824,449	0.0	0.000	0.0

MISSOURI DIVISION OF INSURANCE  
MEDICAL MALPRACTICE LIABILITY WITH MARKET SHARE  
PHYSICIANS AND SURGEONS  
EXPERIENCE FOR 1986 IN THE STATE OF MISSOURI

OBS	NAIC GROUP	NAIC CODE	PREMIUM WRITTEN	MARKET SHARE	COMPANY NAME
23	008	19232	\$0	0.000	ALLSTATE INSURANCE COMPANY
24	038	20346	\$0	0.000	PACIFIC INDEMNITY COMPANY
25	038	20354	\$0	0.000	SEA INSURANCE COMPANY LIMITED
26	038	20397	\$0	0.000	VIGILANT INSURANCE COMPANY
27	901	20699	\$0	0.000	CIGNA PROPERTY & CASUALTY INS CO
28	901	20702	\$0	0.000	CIGNA FIRE UNDERWRITERS INS CO
29	052	21105	\$0	0.000	NORTH RIVER INSURANCE COMPANY THE
30	052	21113	\$0	0.000	UNITED STATES FIRE INSURANCE CO
31	041	22209	\$0	0.000	ATLANTIC INSURANCE COMPANY
32	041	22217	\$0	0.000	GULF INSURANCE COMPANY
33	041	22233	\$0	0.000	SELECT INSURANCE COMPANY
34	091	22357	\$0	0.000	HARTFORD ACCIDENT & INDEMNITY CO
35	163	24732	\$0	0.000	GENERAL INSURANCE CO OF AMERICA
36	163	24740	\$0	0.000	SAFECO INSURANCE CO OF AMERICA
37	189	25658	\$0	0.000	TRAVELERS INDEMNITY COMPANY
38	196	25887	\$0	0.000	UNITED STATES FIDELITY & GUARANTY CO
39	020	26093	\$0	0.000	WESTERN CASUALTY AND SURETY COMPANY
40	048	35289	\$0	0.000	CONTINENTAL INSURANCE COMPANY THE
41	711	35718	\$0	0.000	PHICO INSURANCE COMPANY
42	008	36455	\$0	0.000	NORTHBROOK INDEMNITY CO

=====

OBS	PREMIUM EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	TRUE LOSS RATIO	CASH FLOW LOSS RATIO	PERCENT UNPAID
23	\$0	\$0	\$-9,700	0.0	0	0.0
24	\$0	\$100,000	\$100,000	0.0	0	0.0
25	\$0	\$0	\$2,456	0.0	0	0.0
26	\$0	\$28,500	\$-689,102	0.0	0	0.0
27	\$0	\$0	\$-580	0.0	0	0.0
28	\$7	\$0	\$-240	-3428.6	0	-3428.6
29	\$0	\$0	\$1,655,141	0.0	0	0.0
30	\$0	\$0	\$-10,468	0.0	0	0.0
31	\$0	\$0	\$-17,180	0.0	0	0.0
32	\$0	\$151,827	\$30,742	0.0	0	0.0
33	\$0	\$0	\$-493	0.0	0	0.0
34	\$0	\$7,500	\$2,500	0.0	0	0.0
35	\$0	\$27,557	\$-6,631	0.0	0	0.0
36	\$0	\$327,100	\$284,879	0.0	0	0.0
37	\$613	\$10,000	\$356,726	58193.5	0	56562.2
38	\$0	\$0	\$-12,202	0.0	0	0.0
39	\$0	\$0	\$165,000	0.0	0	0.0
40	\$0	\$0	\$-198	0.0	0	0.0
41	\$0	\$0	\$-2,453	0.0	0	0.0
42	\$0	\$0	\$-10,700	0.0	0	0.0
=====						
	\$51,959,259	\$26,476,781	\$51,279,215	98.69%	40.33%	47.73%

MISSOURI DIVISION OF INSURANCE  
MEDICAL MALPRACTICE LIABILITY WITH MARKET SHARE  
DENTISTS  
EXPERIENCE FOR 1986 IN THE STATE OF MISSOURI

OBS	NAIC GROUP	NAIC CODE	PREMIUM WRITTEN	MARKET SHARE	COMPANY NAME	PREMIUM EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	TRUE LOSS RATIO	CASH FLOW LOSS RATIO	PERCENT UNPAID
1	164	24767	\$2,048,485	64.76	ST PAUL FIRE & MARINE INSURANCE CO	\$1,870,090	\$1,205,143	\$1,256,857	67	59	3
2	000	11843	\$1,002,096	31.68	MEDICAL PROTECTIVE COMPANY	\$782,143	\$781,098	\$1,060,071	136	78	36
3	000	32654	\$93,900	2.968	MEDICAL DEFENSE ASSOCIATES	\$17,962	\$0	\$0	0	0	0
4	164	24791	\$12,862	0.407	ST PAUL MERCURY INSURANCE COMPANY	\$12,648	\$0	\$-12,126	-96	0	-96
5	189	25658	\$5,980	0.189	TRAVELERS INDEMNITY COMPANY	\$4,084	\$0	\$-27,184	-666	0	-666
6	001	19046	\$0	0.000	AETNA CASUALTY & SURETY CO OF IL	\$0	\$0	\$-18	0	0	0
7	001	19070	\$0	0.000	STANDARD FIRE INSURANCE COMPANY	\$393	\$3,500	\$49,790	12669	0	11779
8	048	20850	\$0	0.000	FIREMENS INS CO OF NEWARK, NEW JERSEY	\$0	\$0	\$-347	0	0	0
9	091	22357	\$0	0.000	HARTFORD ACCIDENT & INDEMNITY CO	\$0	\$0	\$81	0	0	0
10	095	22527	\$0	0.000	HOME INSURANCE COMPANY THE	\$-1	\$-1	\$0	0	0	0
11	048	34622	\$0	0.000	GLENS FALLS INSURANCE COMPANY THE	\$0	\$0	\$-3	0	0	-100
12	048	35270	\$0	0.000	FIDELITY AND CASUALTY CO OF NY	\$0	\$0	\$-58	0	0	0
13	048	35289	\$0	0.000	CONTINENTAL INSURANCE COMPANY THE	\$423	\$0	\$0	0	0	0
14	001	19038	\$-6	-0.000	AETNA CASUALTY AND SURETY COMPANY	\$2	\$11,250	\$-18,735	-936750	-187500	-1499250
=====						=====	=====	=====	=====	=====	=====
\$3,163,317						\$2,687,744	\$2,000,990	\$2,308,328	85.88%	63.26%	11.43%

MISSOURI DIVISION OF INSURANCE  
MEDICAL MALPRACTICE LIABILITY WITH MARKET SHARE  
NURSES  
EXPERIENCE FOR 1986 IN THE STATE OF MISSOURI

OBS	NAIC GROUP	NAIC CODE	PREMIUM WRITTEN	MARKET SHARE	COMPANY NAME	PREMIUM EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	TRUE LOSS RATIO	CASH FLOW LOSS RATIO	PERCENT UNPAID
1	486	11630	\$18,620	100.6	JEFFERSON INSURANCE CO OF NEW YORK	\$32,045	\$1,000	\$12,650	39.5	5.37	36.4
2	861	40401	\$230	1.243	PROVIDERS INS CO	\$2,612	\$0	\$-10,128	-387.7	0.00	-387.7
3	031	20087	\$188	1.016	NATIONAL INDEMNITY COMPANY	\$3,076	\$0	\$-643	-20.9	0.00	-20.9
4	052	21083	\$125	0.675	INTERNATIONAL INSURANCE COMPANY	\$1,088	\$0	\$-5,212	-479.0	0.00	-479.0
5	052	21113	\$0	0.000	UNITED STATES FIRE INSURANCE CO	\$272	\$0	\$-27	-9.9	0.00	-9.9
6	052	21121	\$0	0.000	WESTCHESTER FIRE INSURANCE COMPANY	\$0	\$0	\$-4	0.0	0.00	0.0
7	041	22217	\$0	0.000	GULF INSURANCE COMPANY	\$0	\$0	\$-50	0.0	0.00	0.0
8	048	35289	\$0	0.000	CONTINENTAL INSURANCE COMPANY THE	\$0	\$0	\$95,000	0.0	0.00	0.0
9	001	19038	\$-658	-3.56	AETNA CASUALTY AND SURETY COMPANY	\$-173	\$5,000	\$-158,077	91374.0	-759.88	94264.2
			=====			=====	=====	=====	=====	=====	=====
			\$18,505			\$38,920	\$6,000	\$-66,491	-170.84%	32.42%	-186.26%

MISSOURI DIVISION OF INSURANCE  
MEDICAL MALPRACTICE LIABILITY WITH MARKET SHARE  
HOSPITALS  
EXPERIENCE FOR 1986 IN THE STATE OF MISSOURI

OBS	NAIC GROUP	NAIC CODE	PREMIUM WRITTEN	MARKET SHARE	COMPANY NAME
1	861	40401	\$14,235,667	57.47	PROVIDERS INS CO
2	861	33863	\$5,619,454	22.69	MISSOURI PROFESSIONAL LIABILITY INSASSO
3	164	24767	\$3,021,164	12.2	ST PAUL FIRE & MARINE INSURANCE CO
4	091	22357	\$765,258	3.089	HARTFORD ACCIDENT & INDEMNITY CO
5	164	24791	\$516,806	2.086	ST PAUL MERCURY INSURANCE COMPANY
6	929	12246	\$197,020	0.795	AMERICAN CONTINENTAL INSURANCE CO
7	189	25658	\$100,937	0.407	TRAVELERS INDEMNITY COMPANY
8	901	22748	\$94,621	0.382	PACIFIC EMPLOYERS INSURANCE COMPANY
9	901	22713	\$79,810	0.322	INSURANCE COMPANY OF NORTH AMERICA
10	001	19038	\$72,647	0.293	AETNA CASUALTY AND SURETY COMPANY
11	215	19828	\$47,963	0.194	ARGONAUT MIDWEST INSURANCE COMPANY
12	080	22047	\$7,900	0.032	NORTH STAR REINSURANCE CORPORATION
13	048	34622	\$5,572	0.022	GLENS FALLS INSURANCE COMPANY THE
14	048	35289	\$3,712	0.015	CONTINENTAL INSURANCE COMPANY THE
15	901	22667	\$2,177	0.009	CIGNA INSURANCE COMPANY
16	000	16349	\$100	0.000	PROFESSIONAL MUTUAL INS CO*
17	610	11401	\$0	0.000	GUARANTY NATIONAL INSURANCE COMPANY
18	215	19801	\$0	0.000	ARGONAUT INSURANCE COMPANY
19	048	20850	\$0	0.000	FIREMENS INS CO OF NEWARK, NEW JERSEY
20	052	21083	\$0	0.000	INTERNATIONAL INSURANCE COMPANY
21	052	21113	\$0	0.000	UNITED STATES FIRE INSURANCE CO
22	158	24384	\$0	0.000	RANGER INSURANCE COMPANY

OBS	PREMIUM EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	TRUE LOSS RATIO	CASH FLOW LOSS RATIO	PERCENT UNPAID
1	\$20,182,116	\$1,679,487	\$3,731,423	18	12	10
2	\$13,031,793	\$7,627,665	\$19,377,981	149	136	90
3	\$2,653,569	\$932,474	\$1,033,400	39	31	4
4	\$765,258	\$0	\$183,616	24	0	24
5	\$502,604	\$324,452	\$688,716	137	63	72
6	\$177,508	\$579,038	\$846,339	477	294	151
7	\$113,530	\$0	\$55,931	49	0	49
8	\$103,243	\$1,250	\$7,017	7	1	6
9	\$45,736	\$0	\$50,000	109	0	109
10	\$-137,389	\$1,186,334	\$82,977	-60	1633	803
11	\$0	\$1,475,443	\$6,638,113	0	3076	0
12	\$7,900	\$0	\$-495,999	-6278	0	-6278
13	\$6,695	\$0	\$0	0	0	0
14	\$3,250	\$0	\$-7,462	-230	0	-230
15	\$1,932	\$0	\$-237,234	-12279	0	-12279
16	\$19,742	\$393,850	\$317,198	1607	393850	-388
17	\$0	\$0	\$40,000	0	0	0
18	\$0	\$100,000	\$17,435	0	0	0
19	\$0	\$0	\$-218	0	0	0
20	\$0	\$0	\$-2,181	0	0	0
21	\$0	\$0	\$-3	0	0	0
22	\$0	\$0	\$-478	0	0	0

MISSOURI DIVISION OF INSURANCE  
MEDICAL MALPRACTICE LIABILITY WITH MARKET SHARE  
HOSPITALS  
EXPERIENCE FOR 1986 IN THE STATE OF MISSOURI

OBS	NAIC GROUP	NAIC CODE	PREMIUM WRITTEN	MARKET SHARE	COMPANY NAME
23	163	24732	\$0	0.000	GENERAL INSURANCE CO OF AMERICA
24	163	24740	\$0	0.000	SAFECO INSURANCE CO OF AMERICA
25	164	24775	\$0	0.000	ST PAUL GUARDIAN INSURANCE COMPANY
26	304	32352	\$0	0.000	PRUDENTIAL PROPERTY & CASUALTY INS CO
27	048	35270	\$0	0.000	FIDELITY AND CASUALTY CO OF NY
28	929	41823	\$0	0.000	MULTI MEDICAL INSURANCE COMPANY

=====

OBS	PREMIUM EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	TRUE LOSS RATIO	CASH FLOW LOSS RATIO	PERCENT UNPAID
23	\$0	\$0	\$1	0	0	0
24	\$0	\$0	\$2	0	0	0
25	\$0	\$0	\$-199	0	0	0
26	\$0	\$12,000	\$-27,304	0	0	0
27	\$0	\$0	\$-8	0	0	0
28	\$0	\$91,000	\$2,116	0	0	0
	=====	=====	=====	=====	=====	=====
	\$37,477,487	\$14,402,993	\$32,301,179	86.19%	58.15%	47.76%

MISSOURI DIVISION OF INSURANCE  
MEDICAL MALPRACTICE LIABILITY WITH MARKET SHARE  
OTHER  
EXPERIENCE FOR 1986 IN THE STATE OF MISSOURI

OBS	NAIC GROUP	NAIC CODE	PREMIUM WRITTEN	MARKET SHARE	COMPANY NAME	PREMIUM EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	TRUE LOSS RATIO	CASH LOSS	FLOW RATIO	PERCENT UNPAID
1	861	40401	\$484,220	26.2	PROVIDERS INS CO	\$710,731	\$32,902	\$489,755	69	7		64
2	000	15865	\$431,994	23.37	NATIONAL CHIROPRACTIC MUTUAL INS CO	\$358,329	\$38,500	\$150,630	42	9		31
3	012	19445	\$322,061	17.43	NATIONAL UNION FIRE INS CO OF PITTSBURG	\$151,417	\$824,301	\$2,409,964	1592	256		1047
4	143	23906	\$307,664	16.65	NORTHWESTERN NATIONAL CASUALTY CO	\$309,026	\$0	\$-7,266	-2	0		-2
5	775	13714	\$112,337	6.078	DRUGGISTS MUTUAL INSURANCE COMPANY	\$95,163	\$14,063	\$46,501	49	13		34
6	012	19429	\$80,820	4.373	INSURANCE CO OF THE STATE OF PA	\$70,285	\$0	\$20,970	30	0		30
7	901	22713	\$43,276	2.342	INSURANCE COMPANY OF NORTH AMERICA	\$20,601	\$0	\$-337,703	-1639	0		-1639
8	000	18767	\$29,516	1.597	CHURCH MUTUAL INSURANCE COMPANY	\$25,110	\$0	\$3,492	14	0		14
9	020	26093	\$20,758	1.123	WESTERN CASUALTY AND SURETY COMPANY	\$16,581	\$106,450	\$6,490	39	513		-603
10	486	11630	\$4,552	0.246	JEFFERSON INSURANCE CO OF NEW YORK	\$11,107	\$28,000	\$27,969	252	615		-0
11	163	24740	\$4,480	0.242	SAFECO INSURANCE CO OF AMERICA	\$3,837	\$0	\$1,594	42	0		42
12	901	22740	\$4,451	0.241	PACIFIC EMPLOYERS INSURANCE COMPANY	\$7,942	\$96	\$540	7	2		6
13	143	23914	\$2,500	0.135	NORTHWESTERN NATIONAL INS CO	\$2,507	\$0	\$-2,876	-115	0		-115
14	020	26107	\$809	0.044	NORDIA INSURANCE COMPANY	\$809	\$0	\$0	0	0		0
15	091	22357	\$709	0.038	HARTFORD ACCIDENT & INDEMNITY CO	\$661	\$198,322	\$123,580	18696	27972		-11307
16	020	19704	\$553	0.030	AMERICAN STATES INSURANCE COMPANY	\$478	\$0	\$0	0	0		0
17	196	25887	\$430	0.023	UNITED STATES FIDELITY & GUARANTY CO	\$568	\$143,833	\$149,435	26309	33450		986
18	011	19356	\$352	0.019	MARYLAND CASUALTY COMPANY	\$335	\$156,489	\$1,989	594	44457		-46119
19	095	22519	\$330	0.018	HOME INDEMNITY COMPANY THE	\$399	\$0	\$5,000	1253	0		1253
20	095	22527	\$327	0.018	HOME INSURANCE COMPANY THE	\$301	\$0	\$0	0	0		0
21	414	17680	\$0	0.000	FORUM INSURANCE COMPANY	\$0	\$0	\$7	0	0		0
22	001	19038	\$0	0.000	AETNA CASUALTY AND SURETY COMPANY	\$0	\$20,330	\$17,212	0	0		0
23	011	19372	\$0	0.000	NORTHERN INSURANCE CO OF NEW YORK	\$0	\$0	\$-441	0	0		0
24	012	19380	\$0	0.000	AMERICAN HOME ASSURANCE COMPANY	\$0	\$58,000	\$256,001	0	0		0
25	215	19828	\$0	0.000	ARGONAUT MIDWEST INSURANCE COMPANY	\$0	\$319,279	\$437,937	0	0		0
26	038	20281	\$0	0.000	FEDERAL INSURANCE COMPANY	\$0	\$727,716	\$1,875,092	0	0		0
27	038	20354	\$0	0.000	SEA INSURANCE COMPANY LIMITED	\$0	\$5,756	\$926	0	0		0
28	059	21326	\$0	0.000	EMPIRE FIRE AND MARINE INSURANCE CO	\$192	\$23,500	\$-91,684	-47752	0		-59992
29	041	22233	\$0	0.000	SELECT INSURANCE COMPANY	\$0	\$0	\$-94	0	0		0
30	164	24767	\$0	0.000	ST PAUL FIRE & MARINE INSURANCE CO	\$0	\$1,500	\$401,500	0	0		0
31	185	25534	\$0	0.000	TRANSAMERICA INSURANCE COMPANY	\$0	\$10,000	\$-6,035	0	0		0
32	232	25895	\$0	0.000	UNITED STATES LIABILITY INSURANCE CO	\$0	\$0	\$-927	0	0		0
33	048	34622	\$0	0.000	GLENS FALLS INSURANCE COMPANY THE	\$69	\$0	\$-3	-4	0		-4
34	048	35270	\$0	0.000	FIDELITY AND CASUALTY CO OF NY	\$0	\$0	\$-56	0	0		0
35	761	36420	\$0	0.000	ALLIANZ UNDERWRITERS INSURANCE COMPANY	\$0	\$0	\$7,272	0	0		0
36	163	24732	\$-67	-0.004	GENERAL INSURANCE CO OF AMERICA	\$169	\$0	\$1,125	666	0		666
37	048	35289	\$-167	-0.009	CONTINENTAL INSURANCE COMPANY THE	\$-65	\$25,000	\$10,738	-16520	-14970		21942
38	044	20621	\$-322	-0.017	COMMERCIAL UNION INSURANCE COMPANY	\$19	\$0	\$0	0	0		0
39	048	20850	\$-1,471	-0.080	FIREMENS INS CO OF NEWARK, NEW JERSEY	\$-454	\$0	\$-617	136	0		136
40	610	11401	\$-1,936	-0.105	GUARANTY NATIONAL INSURANCE COMPANY	\$801	\$4,000	\$21,664	2705	-207		2205
=====						=====						
\$1,848,176						\$1,786,918	\$2,738,037	\$6,019,681	336.88%	148.15%		183.65%

TABLE XIII

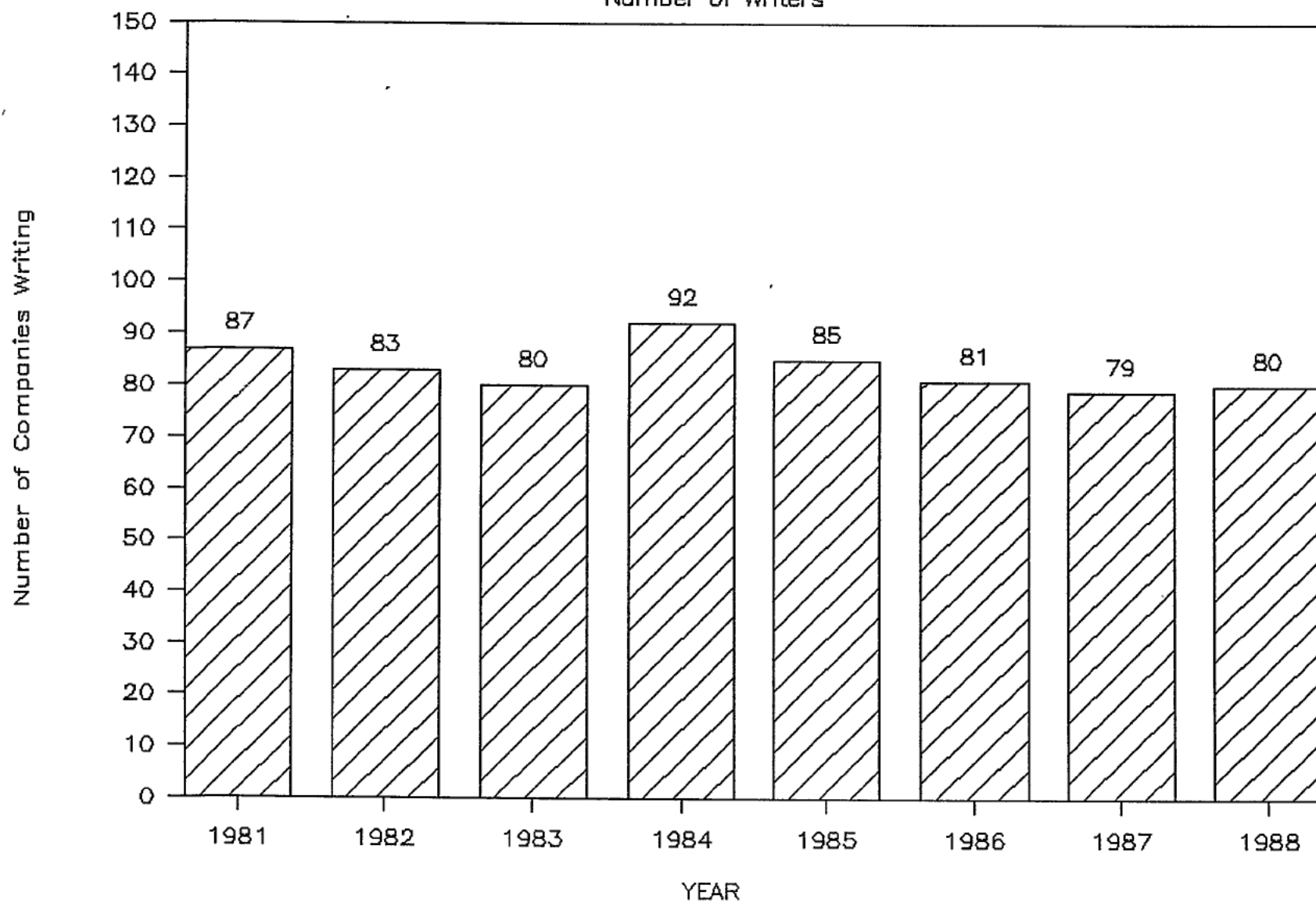
**Year-to-Year Changes  
Company Experience**

The following graphs show year-to-year changes in the number of companies writing medical malpractice insurance in Missouri, incurred loss ratios and the total premium written reported by companies on Page 14 Supplement. Premium Written was chosen to show the volatility of the insurance market. These graphs were developed from data shown in Table XII.



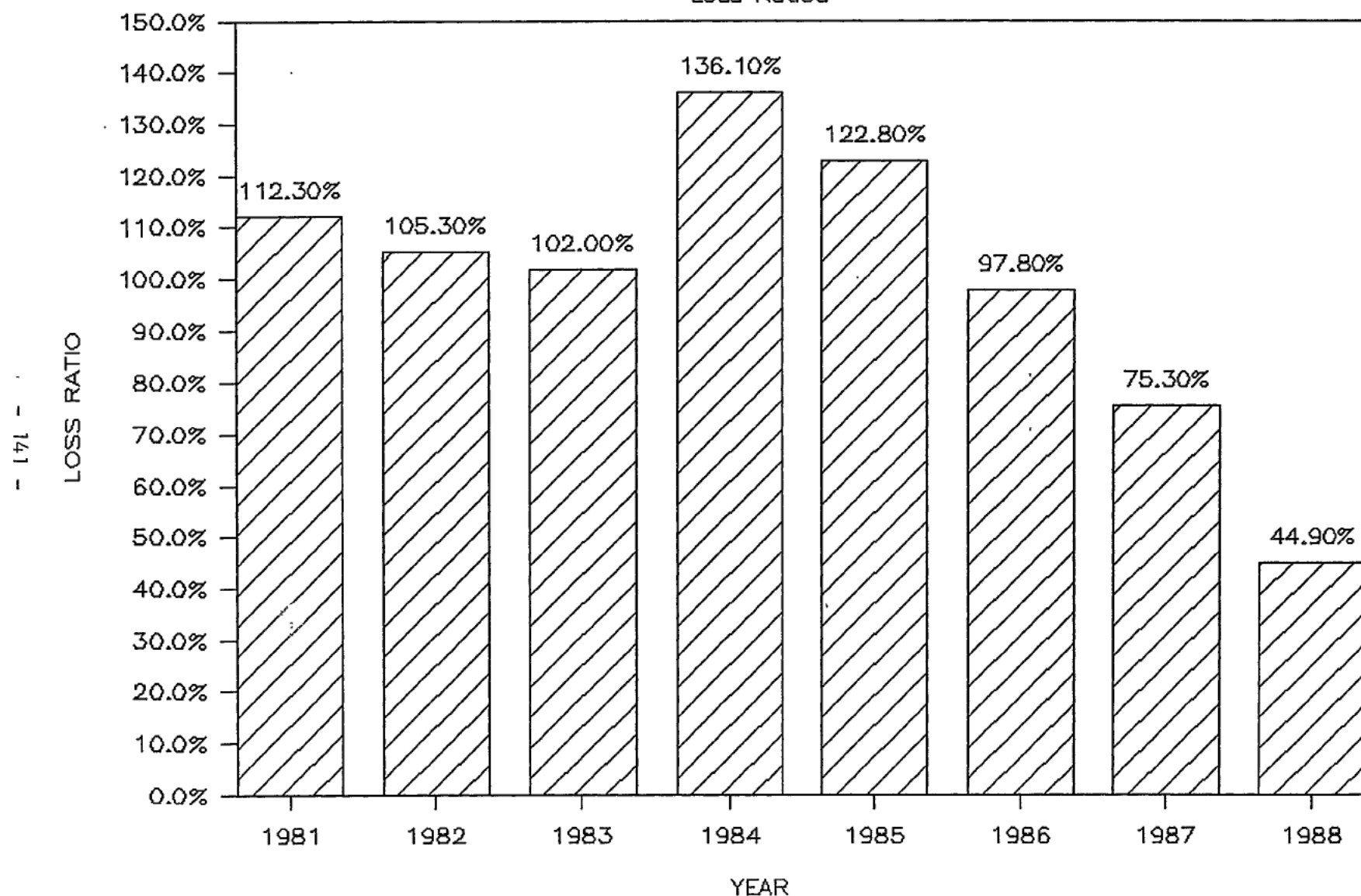
# MEDICAL MALPRACTICE

Number of Writers



# MEDICAL MALPRACTICE

Loss Ratios



# MEDICAL MALPRACTICE

Total Written Premium

